

ANDOVER TOWNSMAN

Yard worked

By Rebecca Lipchitz

A man charged with creating health nuisances in his yard cleaned up his act, but not in time to avoid being arrested on a warrant produced by the court.

After a neighbor complained, the Andover Health Department charged Joseph Boyer, of Dufton Road, with keeping a homemade garbage dumpster, wood and debris in his yard, and blocking an entrance with debris.

Health Department Director Everett Penney says if the case went to court, a judge could have levied a fine of nearly \$10,000, based on a \$100-per-day fine going back to last

'I'm not a typical Andover resident'

— Joseph Boyer

August.

But Boyer cleaned up his yard before his scheduled court date Jan. 11, and Penney says he reported to

(Continued on page 18)

Warriors stun Central Catholic

By Rick Harrison

Is Central Catholic too good for the Merrimack Valley Conference?

The Andover High School boys varsity basketball team responded to that question Tuesday night in perhaps the most gratifying and telling way they could, with a 57-54 victory over a team that some athletic administrators say should be ousted from the league because it is essentially unbeatable.

Not on this Tuesday night. With a capacity crowd of 1,500 looking on at Dunn Gymnasium, Paul Wysocki

(Continued on page 39)



Photo by Carol Van Doren

Take this — Corey Dennis (right), a sophomore at Andover High School, receives his medication from school nurse Mary Moran. The percentage of students needing regular medication at school has doubled in the past two years. Story, page 11.

A diamond is her best friend

By Rebecca Lipchitz

Angelica Rotsart may only be a freshman at Andover High School, but diamonds are already this girl's best friend — and don't offer her a fake. She'll notice.

Angelica, known as "Angie" by her friends and teammates, wants to try out for the baseball team at Andover High, but according to rules dictated by the Massachusetts Interscholastic Athletic Association (MIAA), girls are not allowed to try out for boys teams if their school offers an equivalent team for girls, says AHS Athletic Director Jim Hurley.

Hurley told her to try out for girls softball, not for boys baseball.

While the MIAA may consider softball an equivalent sport to baseball, Angie does not (See *Letters*, page 9).

(Continued on page 19)



Photo by Lisa Adelsberger

Let me play — Angelica Mae Rotsart wants to go out for baseball at Andover High.

Manager adds, selectmen subtract

Town Meeting tussle

By Neil Fater

Selectmen have arrested Town Manager Buzz Stapczynski's surprise effort to add money for improving town-yard buildings to the Town Meeting article for building a new public safety center.

At the request of the board, Andover's police and fire chiefs had spent months trying to lower the cost of the proposed safety center to ensure that Town Meeting would approve the project. So selectmen say they were flabbergasted Stapczynski had added

(Continued on page 5)

Citizens file 35 articles

By Neil Fater

Transforming a Phillips Academy building into a senior center, preventing some new development, having more retail space downtown, and opening up Andover government are some of the changes residents will seek at 1999 Town Meeting.

This year's Town Meeting looks to be as busy as last year's, with nearly 100 articles planned, including 35 from citizens who filed by last Friday's deadline, Jan. 22.

Leading the list of important citizen articles is a Council on Aging effort to lease Phillips Academy's Williams Hall so seniors can turn it into a new senior center.

The article is privately sponsored because the majority of selectmen are against leasing and repairing a building they may have to return to

(Continued on page 20)

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TownTalk



Photo by Lisa Adelsberger

Creative kid — Laura Goldstein, 14, is the winner of a \$3,000 grant from KidSpeak, sponsored by Brigham's Ice Cream, for her proposal to help children cope with a parent having cancer.

Helping kids cope with cancer in the family

When Laura Goldstein discovered her mother had breast cancer, she was 9 years old. As her mother recovered through exhausting cancer treatment, Laura wasn't quite sure how to handle it.

Now that her mother is well and Laura is 14, she wants to find a way to help other children who may be in the same situation she once was.

Laura plans to create a "B.C. Kid Kit," or a package of materials for children whose mothers have breast cancer.

She's not the only one who thinks it is a good idea. KidSpeak, a children's community activity program sponsored by Brigham's Ice Cream, awarded Laura's proposal the top prize in its annual KidSpeak Solutions Challenge, and will give her \$3,000 to create a "B.C. Kid Kit" program.

"I didn't really think about it in fourth grade. I didn't know how frightened I was," says Laura, looking back on her experience dealing with her mother's

illness.

Now that she's older, she's inspired to design a kit including a stuffed animal, a book for children about breast cancer, a personal letter from Laura and, of course, some candy.

The collection would be delivered in a decorated pail, she says.

While she has yet to compose the letter, Laura says she wants other kids to know that they are not alone in their experiences.

Laura will be meeting with officials at Dana Farber Cancer Institute and Massachusetts General Hospital next week.

Nancy Borstelmann, clinical supervisor for oncology social work at Dana Farber, says Laura's project is exactly what they've been looking for.

"There's a lot out there for kids with cancer, but not for kids whose parents have cancer. When cancer comes into your family, it really affects everyone," Borstelmann says.

She says Dana Farber wants to help Laura develop her project,

(Continued on page 4)

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NEWS IN BRIEF

Candidates: election deadline is looming

Time is running out for new candidates considering a run for elected town positions this year.

Those interested in running must return nomination papers signed by 50 registered voters to the town clerk's office by Tuesday, Feb. 2 at 5 p.m. The 50 signatures must be certified by the town clerk.

Four offices are up for reelection, with incumbents seeking reelection in each of the seats, including Selectmen Chairman Bill Downs, School Committee Chairman Eric Nadworny, long-time moderator Jim Doherty, and Housing Authority member Jim Cuticchia.

Those who are set to appear on the ballot because they have already returned papers are Doherty, Cuticchia, and selectmen hopefuls Thomas Collins,

a Main Street lawyer, and Mary French, a former Andover schools pupil personnel administrator.

Downs, Nadworny, School Committee challenger Robert Coffill, and long-time moderator hopeful John Doyle have all taken out papers to run.

The selectman and School Committee seats are for three-year terms, the Housing Authority is a five-year term, and the moderator term is for one year.

— Neil Fater

Dems to hold caucus

The Andover Democratic Town Committee will hold a caucus to elect delegates to the Democratic State Convention on Monday, Feb. 8, at 7 p.m. on the third floor of the Town Offices on Bartlet Street.

All Andover Democrats in attendance may register, vote, nominate, and be elected as a delegate. Registrations will close promptly at 7:30 p.m. The 1999

Democratic State Convention is scheduled for May 15, 1999, at the Springfield Civic Center.

A regular business meeting of the Andover Democratic Town Committee will follow the election of delegates. The agenda will include announcements from local campaigns, upcoming events, election of new associates, and reports by elected representatives.

For more information, call the ADTC chair, Norma L. Villarreal, at 475-4485.

Chief Pattullo to speak to seniors

Newly-elected Chief of Police Brian J. Pattullo will be at the Feb. 9 meeting of the Andover/North Andover AARP chapter at Whittier Court at 1:30 p.m. He will discuss how the police help seniors, and what common sense steps seniors can take to protect themselves in the community.

AARP official William Mahoney will be on hand with information on changes in Medicare now becoming effective. He will recommend that all seniors use electronic transfer of funds, so checks can not be lost or stolen.

Attendees are reminded that bringing an item of non-perishable food for Lazarus House of Lawrence to every meeting is part of the chapter's community service project.

Refreshments will be served.

Finegold sets office hours

Representative Barry Finegold will hold office hours at the following locations:

Tuesday, Feb. 2, at Lawrence Senior Center, 155 Haverhill St., from 8:30 to 9:30 a.m.; and Thursday, Feb. 4, at the Andover Senior Center at Whittier Court from 8:30 to 9:30 a.m. and Memorial Hall Library on Elm Square from 6 to 7 p.m.

Any constituents who cannot attend office hours may contact Rep. Finegold at (617) 722-2827 or at the Statehouse, Room 436, Boston, MA 02133.

Quote, unquote . . .

If you're spending time raising money, that's time spent not listening to the voters."

State Senator Sue Tucker (D-Andover), commenting on the rise in campaign spending.

After dragging us around for so long, I can't believe the board ruled this way. The law was clearly broken. We were denied our right. I can't believe (selectmen) say they have no concern in this. This is a public safety issue. This is in the fall-down zone."

Shepley Street resident Patricia Scarborough, on a vote by selectmen not to join a lawsuit to force the removal of a cellular phone tower installed just across the town line in Lawrence.

There's no such thing as safe ice, unless it's in a glass cooling a drink."

Andover Fire Chief Harold Wright, on the safety, or lack thereof, of ice on local ponds.

NEWS CALENDAR

Thursday, January 28

Andover High School Council, school library, 6 p.m.

Andover Contributory Retirement Board, third-floor conference room, Town Offices, 2:30 p.m.

Bancroft School Improvement Council, school teachers' room 3 p.m.

South School Improvement Council, 55 Woburn St., 3 p.m.

Monday, February 1

Sanborn School Council Meeting, Media Center, 3:30-5pm.

Council on Aging, dining room, Senior Center, 8 a.m.

Senior Center Building Committee, Old Town Hall Senior Drop-In Center, first floor, 20 Main St., 7:30 p.m.

Tuesday, February 2

School Committee, School Committee Room, School Administration

Building, executive session, 6:30 p.m., regular meeting, 7:30 p.m., workshop on World Language program immediately following regular meeting

Wednesday, February 3

Shawsheen District Study Committee, Shawsheen School faculty room, 7:30 p.m.

Ballardvale Historic District Commission, second-floor conference room, Town Offices, 7 p.m.

Healthy Communities Tobacco Awareness Program, Old Town Hall, 10 a.m.

Spring Grove Cemetery Board of Trustees, plant and facilities conference room, Town Offices, 7:15 p.m.

Thursday, February 4

After School Programs Committee, School Committee room, School Administration Building, 6 p.m.

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TOWN TALK

(Continued from page 2)

and possibly expand and continue it in the future.

"We want to help her bring this to fruition the way she envisioned it," Borstelmann says.

Laura says she is still searching for the right books written for children of breast cancer patients, especially books written for younger children that aren't "too complex," she says.

She plans to make up kits for different age groups within the 4-12 age range, she says. So far, she estimates the \$3,000 budget can fund the creation of 200 kits.

Part of her proposal included a time line and a budget for the project.

KidSpeak chose her project as the winner from 100 applicants says Kelly Crummey of KidSpeak.

Last year, the winning KidSpeak project delivered activity books, crayons and other supplies to homeless children in New England. The 1996 prize went to an "Adopt an Elder" program pairing seventh-graders with seniors.

Projects are scored from one to 10 in creativity and program planning. Laura's project won a score of "10" in each category.

Considering her personal experience, it may be no surprise that Laura's project was a hit with hospitals and KidSpeak judges, but for Laura, community service comes naturally.

She also volunteers with handicapped students at Andover High School and at Wingate Nursing Home, and is learning sign language. She volunteers at the Professional Handicap Center in Andover, and has volunteered with the "Kids on the Block" puppet show on disability awareness.

—Rebecca Lipchitz

Local poet selected for anthology

Raheela Qureshi, of 8 Orchard Crossing, is one of several poets whose poetry has been chosen to be published in the anthology, *A Time to be Free*. Her poem, *The World*, was selected from a field of nearly 1,500 authors for inclusion.

Her poetry is written in a very basic, free verse with rhyme scheme and meter style, she says.

"My poems are not very upbeat, they have moods of depression and being lost in life. I get my ideas from my feelings as well as my friends," says Qureshi.

Qureshi, a Malden native, has been living in Andover for nine years. She is a student at Tufts University, and plans to major in clinical psychology, with premed as a "minor." She has also worked in a prestigious law firm.

She has been writing poetry for three years. Her work has been published in several other anthologies including *Captured*

Moments, *Embrace the Morning*, *Blossoms in Dawning*, and the National Library of Poetry Anthology's *Outstanding Poets of 1998*. Qureshi is a member of the International Society of Poets as well. Currently, she writes poetry as a hobby, but she does not plan on pursuing a professional career in the field.

She is interested in pursuing a career in psychiatry and has hopes of opening a clinic for children who have problems or are at risk. She is also considering writing a book about her many experiences, but says that is very far off at the moment.

A Time to be Free is available from the publisher, Quill Books, P.O. Box 3109, Harlingen, TX 78551, for \$24.95 postage included.

—Matthew Konjoian

It's healthy to live here

A report from the Boston University School of Public Health found Andover better than the state average in almost all of its tested categories.

Andover fell below state average in incidents of infant mortality and low birth weight, smoking during pregnancy, lead poisoning, teen-age births, substance abuse admissions, asthma hospital discharges, total cancer deaths, lung cancer deaths and heart disease deaths.

"We're in much better shape than most of the communities in the state," says Andover's Director of Public Health Everett Penney.

But the report does name Andover as one of nine Merrimack Valley communities testing unusually high for breast cancer deaths — 9 percent above the state average in 1996.

According to Jim Ryan, director of



Photo by Carol Van Doren

Potential pet — Camille Mongeau, kennel technician at the Andover Animal Hospital, poses with a 100-pound male Rottweiler. The dog has a brother, about 98 pounds. Both are available for adoption.

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Chief: no safe skating ponds

As a young boy growing up in Andover, Harold Wright skated on Hussey's Pond, but today, he considers himself lucky to be here.

"Was it safe? Probably not," says Wright, who grew up to be chief of the Fire Department.

The problem with skating on ponds, Wright says, is that no one really knows what the conditions are.

"You could see thick ice and think 'super,' but it's very treacherous. Before you know it, you're skating on a part that isn't nearly as thick," he says.

So when it comes to judging whether ponds are safe for skating, Wright says they never really are. And that means, in his view, there is no local list of what open bodies of water are safe or unsafe. Chances are, he says, at least portions of them all are unsafe.

Wright says ice accidents often come from the dangerous assumption that pond water is stagnant. Haggetts Pond, for example, the town's water supply, is fed at one end by Fish Brook and is pumped out the other end at the water treatment plant.

"The ice really does vary," Wright says, noting that there is often ice around the sides and open water in the middle.

"Snowmobile tracks on the edge scare the heck out of us," he says.

Safe skating is really only available in rinks, Wright says, like those at Merrimack College or the MDC Janus Rink in Lowell.

While he claims no special knowledge of meteorology, Wright says the cold and icy winters of his childhood have given way to milder conditions these days.

"In New England, we used to have good,

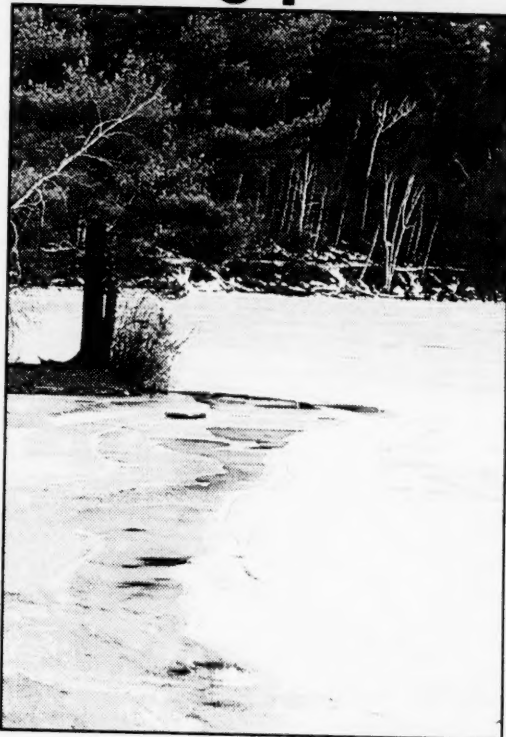


Photo by Lisa Adelsberger

Don't go there — Pumps Pond is partially frozen, but that doesn't mean it is safe for skating.

cold winters with lots of snow, but now you hear more about El Niño, El Niña, global warming. One has to wonder if it's true," he says.

But one shouldn't wonder if the ice on an outdoor body of water is safe, he says.

"There's no such thing as safe ice, unless it's in a glass cooling a drink," says the chief.

—Rebecca Lipchitz

Tussle ...

(Continued from page 1)

other projects, thereby beefing up the price of the article, without telling them.

Stapczynski was seeking more than \$1 million extra for a new building and for additions and renovations to plant and facilities and public works buildings in the nearby town yard.

"I don't understand why we would put money into the DPW and plant and facilities buildings when we don't know what's going on with the town yard," said Selectman Lori Becker. "I don't think it's a good idea to redo that entire area without any discussion on it. I was certainly surprised to see this."

Selectmen have talked about moving the town yard, and using that space for MBTA parking. Becker also noted that the town has not yet found a replacement for retiring DPW director Bob McQuade, and that McQuade's replacement may want to have some say in the type of new facilities he or she needs.

But Stapczynski says the new town buildings, proposed for near the safety center, could have housed the fire trucks while the new station is constructed. Plant and Facilities Director Joe Piantedosi has suggested the town might be better off spending the money on a permanent structure another department can

use later, than spending money on a temporary structure.

"What we're doing here is playing a game of finding space in doing the project," says Stapczynski. "As we got into this, we were looking at phasing issues."

But some selectmen believe Stapczynski was playing a different game.

"It makes me feel there's something fishy, and if I think there's something fishy, then you can bet the public does," said Selectman Larry Larsen.

Selectmen Chairman Bill Downs suggested the additional money for town buildings could make it harder to get the money for a safety center. "I expected this to come in as an article for the safety center at X number of dollars," he says.

Asked if including the other buildings would make it harder for the town to get a new safety center, Police Chief Brian Pattullo tried to be diplomatic.

"I hope not, but I think it will," he admitted. "But there are reasons for it to be done."

The reasons didn't appear strong enough for the selectmen at their Monday meeting.

"I was very surprised to read this article. We have spent so much time asking our chiefs to bring the dollar figure down," said Becker to Stapczynski. "I would ask you to separate this."

Even staunch Stapczynski supporter Brian Major said, "This is definitely an item we need to have more thorough discussion on."

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Cell tower suit filed, but town stays on sidelines

By Neil Fater

Although selectmen say they'll keep the lines of communication open, they will not join Shepley Street residents in their lawsuit against Nextel Communications for placing a cellular phone tower just across the municipal line in Lawrence, without providing the advance notice required by law.

The board voted 4-0 last Thursday, with Selectman Larry Larsen absent, to file an *amicus curiae* brief in support of the residents' suit, to monitor

the case and to make Town Counsel Thomas Urbelis available to answer residents' questions. But the town will not join the residents in their suit, nor pay for their court costs.

But all is not yet lost for the local residents who want the tower taken down, but say they lack the financial wherewithal to pay for the necessary lawyers.

Patty Scarborough will ask Town Meeting voters for \$40,000 to help her neighborhood fight to remove the 100-

foot tower. The citizen article was submitted Jan. 22, the last day before the Town Meeting warrant was closed to citizens.

Shepley Street residents have filed the suit claiming they were not legally notified before the tower was installed, and that Nextel did not attain all of the variances normally required.

But Urbelis believes the notification case will be thrown out because residents did know about the tower during a 90-day window to offer comments to

the Lawrence Zoning Board, says Selectman Lori Becker.

Becker says Urbelis also believes the town doesn't have standing to join the suit, and that residents will have to show that the values of their homes have been affected by the tower. There was also a concern in selectmen's minds that they could be putting the town on the hook for expensive legal bills in a case they are unlikely to win.

Becker says Urbelis' arguments convinced selectmen to offer the level of support they did.

"It seemed like what Tom (Urbelis) was proposing were things we can do, legally," says Becker. "We have to support them, but we have to take the whole town into consideration."

Scarborough says she's disappointed both that Andover will not join the residents as a plaintiff, and that selectmen waited so long to make their decision. The board's decision came one day before Scarborough had to file her suit against the Lawrence ZBA, Nextel, and the trustee of the land the tower occupies, she says.

The residents currently do not have a lawyer because of the expense, and Scarborough says she filed the suit herself.

"After dragging us around for so long, I can't believe the board ruled this way," says Scarborough. "The law was clearly broken. We were denied our right. I can't believe (selectmen) say they have no concern in this. This is a public safety issue. This is in the fall-down zone."

Two houses are less than 100 feet away from the 100-foot tower.

"In any ice storm we have an immediate physical danger of ice falling off the tower and into our houses," she says. "The selectmen didn't feel that our public safety or property values were important."

Larsen does support the Shepley Street residents' legal efforts but could not attend the Jan. 21 meeting.

"I don't agree with (the vote). I think we should stand by the people. Happily a private article has been approved to be on the Town Meeting warrant and hopefully people will support it," says Larsen.

Enmore Street is history — or not

The proposed historic district for Shawsheen Village got a bit smaller last week, but according to historic district proponents, it's still just as historical.

Residents of Enmore Street successfully petitioned members of the Shawsheen Historic District Study Committee to have their properties removed from the proposed local historic district.

Study committee chair Ray Flynn says the district isn't too different without Enmore Street.

"The location of this one particular street was not necessarily integral to the Village as a whole, such that the exclusion of it would not have a detrimental impact on the historical integrity of the proposed district."

Enmore Street resident Dan Guillet, who led the petitioning effort to have the street removed from the proposed plan, says that he will no longer actively oppose the formation of an historic district in Shawsheen, in his neighborhood or at Town Meeting.

— Rebecca Lipchitz

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Local man faces child porn charges

By Neil Fater

An Andover man charged with possessing and distributing child pornography is free on his recognizance, but must report weekly to court while the Essex County District Attorney's office prepares its case against him.

Police charge that Thomas W. White, 33, of 8 Woburn St., went for a Sunday drive Jan. 17 with several illegal items — a suspended license, a small amount of marijuana and child pornography photos.

'The majority aren't child pornography. But some of them are, no question about that.'

— Det. Charlie Heseltine

White was arrested and charged that Sunday with possessing a Class D substance and driving without a license. Andover Officer Michael Lane also reported finding photos in White's car during that traffic stop, and filed the child pornography charges Wednesday, Jan. 20.

Detective Charlie Heseltine says there were about 10 to 15 photos in White's car. When White was questioned by police, he was cooperative and gave police permission to search the bedroom of his parents' home, where he lives, says Heseltine.

"He knows he has a problem and he wants help," says Heseltine. "That's what he was asking for each time we talked to him."

There were many photos found in White's bedroom, and police say at least some of them were reportedly taken at a Canadian nudist camp.

Police also have found a videotape showing White in a tent with a young girl. Heseltine says both are naked from the waist down, but he would not comment on whether there was any physical contact.

"It's one videotape right now, and we're looking into more. We have a lot of tapes to go through," he says.

Police believe White had begun distributing pornographic material over the Internet, and have seized his computer to search for proof, says Heseltine.

"We are currently investigating what he was using the computer for. We believe it was used to disseminate child pornography, but we're working with the state police on this," he says. "The experts at the state police are looking this over."

The DA's office and state and town police are still analyzing some of the materials found in the White's bedroom and computer. Heseltine says that some, but not all, of the photos could conceivably be described as art photos.

"Some of them might not be child pornography. There are (pictures of) women or young girls, dressed," he says. "The majority aren't child pornography. But some of them are, no question about that."

White lives on Woburn Street, but police have no reason to believe he had any inappropriate contact with nearby South Elementary School students, says Heseltine.

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Townsmen EDITORIALS

Winner, New England Press Association's Editorial Page Awards 1993, 1995 • Horace Greeley Award for Community Service

Don't play hard ball

It happens every year. A freshman wants to go out for the AHS baseball team. The kid comes out, and if he's good enough, he makes it, and if he's not good enough, he doesn't.

End of story.

Except in this case, the kid is a she. And that, of course, makes all the difference.

AHS athletic officials have told freshman Angelica Mae Rotsart that she can't try out for the school baseball team because there is a girls softball team available for her, and that therefore provides an "equal opportunity" for her to play the sport she loves.

There is clearly some logic to the school's position. As Athletic Director Jim Hurley notes, the rule is there to protect programs. If a girl is allowed to come out for baseball, that means boys would have to be allowed to go out for softball, and could dominate those teams.

This may even be a solid legal argument. But it seems unlikely. What seems much more likely is that this is a lose-lose proposition for the school. They will probably lose the legal battle, if it comes to that, and they will surely lose the public relations battle.

As this rather articulate freshman has already noted on the Letters page, baseball and softball are not equal. It is hard to imagine anybody knowledgeable disputing that obvious fact.

Similar, yes. Equal, no. Baseball is faster. The ball is harder and much smaller. The field is bigger.

Sure, at some levels, softball pitchers throw just as hard or harder than in baseball, and since the pitcher's mound is about a third closer to the plate, that makes it even tougher to hit. But that is hardly the case at the high school level.

Besides, for nearly three decades, society (and the courts) have been moving inexorably toward equal opportunity for men and women.

That, of course, is not a mandate for equal results. There are no women playing in the NBA or the NFL. There are still separate records in track, field, swimming and a host of other sports, for women and men. But if a woman could make the NBA on talent, it is doubtful she would be barred because of her gender.

So Rotsart should be allowed to try out for the baseball team. If she's not good enough, she shouldn't make it, just like anybody else. But if she is, it is past time to block her, just because she was born a female.

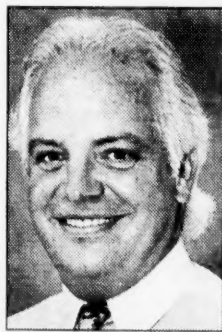
And if too many boys go out for softball, so be it. That's the price of equality.



Photo by Lisa Adelsberger

Life's a beach — Or at least that's what Lisa Doucett, Larry Ginsberg and Wayne Demers want you to think, as they prepare for the annual Presidential Polar Plunge by catching a few wintry rays at Pumps Pond. The Plunge, scheduled at the historic L Street Bathhouse in South Boston at 11 a.m. Sunday, Feb. 7, raises money to benefit the Massachusetts Foundation for Children. Doucett is executive director of the foundation, and Demers is its president. Also expected to plunge from Andover are Steve Gering, Peter Carlson and Ted Pappas.

All these commercials! Where's the TV clicker?



Jack Grady

Here we are again, smack in the middle of the time of year that "celebrates" TV commercials.

And true to form, January — being the Janus-headed month it is — looks back and looks ahead at the same time.

Earlier this month, national health advocacy, consumer, and environmental organizations looked back and selected 10 of the "most misleading, unfair, and irresponsible" ad campaigns of the past year for the 14th Annual Harlan Page Hubbard Lemon Awards.

And looking ahead, this Sunday — everyone knows after a month of relentless hype and promotion — is Super Bowl Sunday.

The Fox Network will broadcast the Jan. 31 game, selling about 60 of the 30-second ad spots during game time at around \$2 million each. Plus hours and hours of pre-and post-game coverage.

Networks believe they can charge so much per spot because with an estimated 130 million viewers, the Super Bowl has become the premier event to get

brand names out there in front of the consumers' eyeballs.

Oh yeah, there will be a couple of football teams playing Sunday, but one's on Rocky Mountain time, and the other one's still fighting the Civil War.

With less interest in the game itself, more viewers are expected to tune in just to see the TV commercials. Because these have such hefty price tags, the stakes are higher, and so their production values tend to be a bit higher too, compared with the run-of-the-mill dreck we're subjected to the rest of the year.

Last year, viewers overwhelmingly rated the Budweiser lizards as their favorite Super Bowl commercial. After the 1998 game, the leaping lizards received more than two thirds of the 25,000 votes cast on ESPN's Web site, ESPN.com.

Fans of Apple Computer won't want to miss its minute-long Super Bowl XXXIII commercial. The spot announces that the Mac doesn't suffer from the Y2K problem that's afflicting the rest of the world's computers. The message comes from HAL 9000, the sinister computer in Stanley Kubrick's classic 2001: A Space Odyssey. HAL will appear during the first commercial break immediately following the kickoff (6 p.m.).

THE ENVELOPE, PLEASE...

The Hubbard Awards ceremony, at the National Press Club in Washington, D.C., is run sort of like the Oscars. Attendants open sealed award

envelopes and present trophies — lemon-topped trophies.

According to a press release from the Center for Science in the Public Interest, the Hubbard Awards are named for "the 19th-century advertising impresario — Harlan Page Hubbard — who pioneered the use of deceptive advertising techniques on a national scale. One of Hubbard's biggest campaigns was for 'Lydia Pinkham's Vegetable Compound,' an elixir that Hubbard advertised as a 'cure' for disorders ranging from cancer to low sex drive."

The less-than-thrilled advertisers who were notified that they were each entitled to a "Hubbard" — a gold-colored victory statue holding up a fresh lemon — included:

- Saturn, a division of General Motors, for pitching its new 3-door coupe as "convenient for families." The third door is on the road side of the car, making it dangerous for children to use; moreover, the commercial shows "mom" driving away before her child has buckled up.

- Miller Brewing Co., for ads that show guys playing with a pet dog and proclaiming that Miller Lite is "Man's Other Best Friend."

- 10-10-321 long distance service, for claiming that consumers can "save up to 50 percent." Yet MCI, which owns the subsidiary, actually offers rate plans that are cheaper than 10-10-321.

- Quaker Oatmeal, for claiming to reduce cholesterol, based on a study in

(Continued on page 10)

Letters

Dracut: Good neighbor or bad?

Editor, *Townsmen*:

A good neighbor solves his problem without causing himself or others more problems. A bad neighbor solves one problem but causes himself and others more problems in the way in which he does it.

Dracut, like many communities, would like to increase its revenue. In order to solve its problem, its officials have decided to entice businesses to locate in their town. One of the businesses it has succeeded in attracting to itself wants to build a gas-fired power plant. Power plants pollute, period. Some pollute less than others, but they all pollute. They spew toxins and noise day and night. Dracut is solving its revenue problem, but it is creating air and noise pollution problems for its neighbors, Methuen and Andover. These are not the actions of a good neighbor.

A good neighbor respects his neighbors. If there is something that he is going to do that might offend his neighbor, he will ask, or at least warn his neighbor before he does whatever it is. A bad neighbor ignores his neighbor's concern and does whatever he wants whenever he wants, and says to himself and to others, "Who cares what they think!"

Dracut has conducted the initial parts of this power plant process practically in the dark, in a vacuum. Notification of the plans for this power plant only reached members of adjoining communities mere days before the comments period was to be closed by the state's EPA office. Even though there had been organized opposition to the last proposed power plant on the same location, apparently this was immaterial to Dracut. Neither of the adjoining communities, Methuen and Andover, were deemed worthy of being notified of Dracut's plans to build a loud, polluting building on their borders. This is not the action of a good neighbor.

A good neighbor, once he has learned of his neighbor's concerns with one of his actions, will try to come to an understanding about what it is that is bothering his neighbor and try to do something to alleviate that problem. A bad neighbor just continues to do whatever he chooses, ignoring his neighbor's complaints.

Dracut seems to be taking the attitude that its neighbors' concerns pale in contrast to its own. It seems to be saying that its need for money outweighs the health risks and property loss of the communities, including itself, which surround the power plant.

If communities cannot act with good will toward each other, how can a civil society survive? One ceases to wonder why our country's politics have reached such a dismal state, when communities even within the same state cannot treat each other with the con-

Sewers, by the numbers

Editor, *Townsmen*:

Recently I have been reading articles in the *Townsmen* about the sewer projects in town. But after reading these articles I noticed that some things about this project seemed to never get mentioned, so I went to the Town Offices for myself. Since I live in the south section of town, I focused mostly on those numbers.

First I looked up the total number of Title 5 inspections in south Andover, and I found that number to be 176. Of those 176, only 33 septic systems had failed Title 5 inspections. This does not mean all that in all 33 cases the whole system failed, it may have been something as simple as a broken pipe or a blocked D box.

Although the health department didn't have the exact number of system replacements on hand, they did say that approximately 25 system replacements was a good estimate.

So if you were to take the average cost of replacement of a system of \$15,000 and multiplied that times 25, that would come to \$375,000. That's far less than the cost of \$26.4 million for the sewer project.

What we really need to ask ourselves is not whether the town should invest the money into a project that really comes down to a homeowner's maintenance cost. Should everyone in town be put through the expense and disruption of torn-up streets, and the environmental impact of tearing up wetlands and woods, just because a few septic systems failed, possibly because the home owner didn't do proper maintenance?

If we are going to ask our friends and neighbors to pay the bill of a

homeowner's responsibility, then let's go the extra dollar and create an incentive for those who, because of proper maintenance, don't need the sewer, but might be able to get a personal expense paid too. Maybe if you tie into the sewer but don't need the service, you can get your roof done too.

I would like to think that even though I would have to pay a betterment fee for the sewer system going by my house, I would never have to tie into it. But as we know, sewer does open up development, which in turn allows growth in areas that were once too wet before. That development then affects water runoff and the water tables, causing septic systems that were once OK to fail. And who knows, maybe because of all that change, you could now get a vernal pool to show up on your property.

I would also like to say to those who don't care if the sewer project passes or fails, you should go and see the map that the Town Offices has posted. You may be surprised to see a sewer main is planned to tear up your new driveway and go through your back yard. That might not be a problem now, but just wait five years and when you go to build that pool or addition and the town says sorry, you're too close to the sewer main, you can't do that. We all know what goes downhill. It might just surprise you to see that you're the low spot on the sewer main.

Is this sewer project here to benefit all those in town or just those few who wish for us all to pay for their misfortunes?

Paul Birch
51 Rattlesnake Hill Road

cern and respect one would expect from a good neighbor. Given the problems inherent in a project like this, building a power plant on a town's line in residential neighborhoods may be a very poor idea. We are strongly opposed.

Joanne and Don McCandless
20 Ravens Bluff

Why shouldn't she play baseball?

Editor, *Townsmen*:

I'm writing to comment on the problem of sex discrimination at our schools. I am a 14-year-old freshman at Andover High School who has just experienced this issue for the first time.

I asked Mr. James Hurley, Andover High's athletic director, if I could participate in the tryouts for the boys' baseball team and the answer was "No," as plain as that. Without any explanation the question was just brushed away with no importance.

that they are in fact different/unequal sports.

Baseball is known as the "All-American Game," but where does it state that "All-American" means only boys. Before, only white males could play professional ball, but that changed in 1947 when Jack Roosevelt Robinson ("Jackie" Robinson) was inducted into the league. He was the first black baseball player in the Major Leagues, and was not the last by far. If they changed the rules before, why couldn't we change them now? Everyone should be able to do what he or she loves to do and not be excluded because of sex gender, race, or age.

This issue brought about Title IX. In 1972, Title IX of the Federal Education Amendment stated that "No person in the United States shall, on the basis of sex, be excluded from participating in, or be subjected to discrimination under any education program or activity receiving federal financial assistance." This includes athletic teams. So if the law states I, as a girl, can play, why won't Andover High let me? I cannot think of any solid reasons why I can't.

If they think I do not have the experience or ability to be on a boys' team, they are dead wrong. I have been a part of the boys' league since tee-ball. At age 8, I started on the boys' minor league and made my way up until the 14-year old boys' senior league. Nobody ever told me I couldn't play, or directed me to play softball instead. There was never a problem and I was always a contributing part of the team, never left out.

They may think that the boys might have a problem. Well, they could be right. However, people can adjust. It may be weird at first, but after a while, hopefully, they will realize it is not a big deal. This has happened before when I joined a team, but I soon became "one of them." Even if someone doesn't get used to it, that is too bad for them. I don't need their approval. I play because I love to play, I live to play and have "earned" a place on the team.

I have played softball in the summer, while still playing baseball in the spring for a few years. I have personally experienced the difference between the two sports. I just don't like softball nearly as much as baseball. As soon as I started, I fell in love with baseball.

What I also don't understand is why baseball is the male sport and softball is for males and females. As males get older, they can join an all-male team or a coed softball team. There are no all-girl baseball teams. I am positive that there are other girls on a boys' high school team somewhere in the state. Just think about that. Why is Andover so progressive in so many ways but lagging behind in this issue?

To close, I just want to say that the school should at least give me the equal opportunity to try out (under Title IX). If my capabilities don't meet the stan-

(Continued on page 10)

LETTERS

(Continued from page 9)

dards to play for my home team, at least I will have been given my fair chance. My gender should have nothing to do with the decision. Women have "evolved" over the years — we can vote, and hold jobs that were considered "male jobs," such as doctors, scientists, principals and even construction workers. Time brings about change, and I think that it is time that this changes.

I look forward to your response, as I will continue to pursue this issue until the appropriate actions have been taken. Thank you for your time.

Angelica Mae Rotsart
1 Apache Ave.

We don't expect the truth

Editor, *Townsmen*:

I enjoyed your editorial about Marty Meehan "rethinking" his position about term limits ("Hey, relax, it's only about term limits, *Townsmen*, Jan.

21).

Of course, if he does go back on his word and runs, which seems likely, the voters can still keep him honest by voting him out. But what are the chances of that? Incumbents get reelected by embarrassingly high percentages unless, of course, they do something blatantly stupid like getting caught exchanging bodily fluids with some young intern or — wait, wait, what was I thinking?

You're right — the most disturbing issue here is that people don't expect politicians to tell the truth anymore. According to opinion polls, most people think President Clinton lied under oath, but they don't think it warrants removal from office. Huh? How have we sunk to this level? Or is it just that the rest of us haven't yet risen to the proper level of political sophistication, or haven't yet crossed over that bridge into 21st century "enlightenment" that the president is herding us all towards?

Anyway, keep up the good work, and keep chipping away ...

Tony Ioven
6 Brady Loop

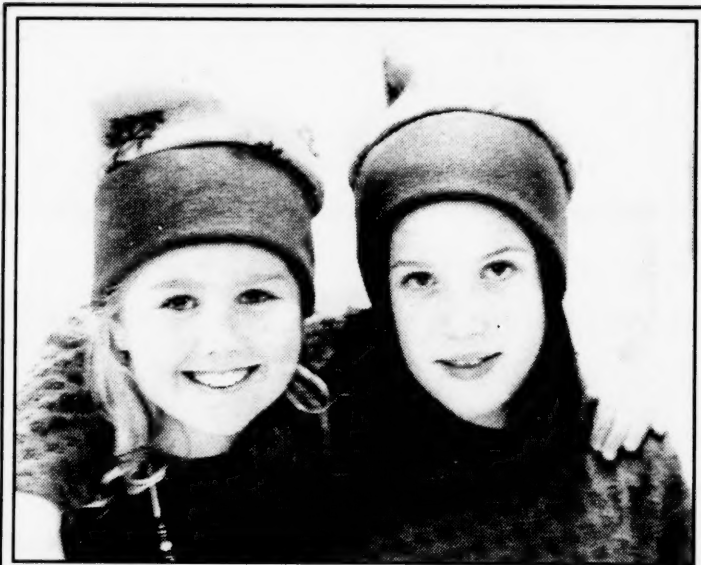


Photo by Lisa Adelsberger

Headgear helpers — Pike School third-graders Molly Cikacz and Gillian Evans show off the winter hats they made for Lazarus House. Students at the school, with help from some parents on sewing, made 100 hats for the homeless.

Where's the clicker?

(Continued from page 8)

which participants also made wholesale lifestyle changes — exercising more, eating more fruits and vegetables, and quitting smoking.

Past Hubbard Award winners include:

- Seagrams, for TV commercials that associate Crown Royal whiskey with academic achievement.
- Cadillac, for an irresponsible TV ad showing its Catera illegally crossing a double yellow line to pass other cars.
- The American Egg Board, for claiming that eggs will probably not raise a healthy person's cholesterol levels.
- Anheuser Busch, for irresponsibly encouraging "over-consumption" of alcohol through its Buy the Beer, Get the Gear campaign, which encourages people to collect and exchange large numbers of bottle caps in a short period of time for "free gifts." Drink 27,000 cans or bottles of beer in six months, get a pool table. For a mere 17,040 bottle caps, get a specially designed Keg-a-rator!

THE BEST OF THE WORST

Everyone has a breaking point, where an ad plucks their very last nerve, but advertisers don't seem to notice. Here are two print ads I'd nominate for immediate extinction:

Ivana Trump with a milk moustache: "You can't be too rich or too thin." (Or too obnoxious, evidently.)

Winston: "Finally a butt worth kissing." (Thank you, but save it for your congressman. You might need him when the public health liability debates begin.)

What ads do you hate the most? I made a list, but there are too many to print all of them. The following represent some of the best of the worst. Every time these commercials come on, I go for the MUTE or the POWER button:

Ginsu knives and Chia Pets.

Hair loss pitches: Propecia, Rogaine with minoxidil, the Hair Club for Men, with its president and No. 1 client, Sy Sperling.

The Mitsubishi ad where the babysitter says to her employer, who's driving her home: "You're lucky. You don't have to worry about being cool anymore." (Uh oh... instant midlife crisis.)

The Men's Wearhouse commercial: "I guarantee it." Guarantee what?!!

Toyota commercials, all of them. Especially four words: *Toyota's Hot, Hot Hot!* (That same annoying, hyperactive little twit has been pushing Toyota-thons for years. And that nasal, buttoned-down oaf with the wire-rimmed glasses in the Dodge commercials has got to go.)

"Come see the softer side of Sears." (Let's not, and say we did.)

Nyquil. Claritin. Pepsin AC. Zantac.

Nuprin: "Little. Yellow. Different." (Simple. Minded.)

Burger King: The shot of the burger with the audio track of Minnie Ripperton screeching out the words to *Lovin' You*; then we're subjected to the awful *Get Down — Boogie Oogie Oogie*, and the theme from *The Jeffersons*.

All of the psychic hotline ads (1-900-GET A LIFE).

Velveeta "cheese." (Oh boy, "fondue"!)

Feminine hygiene ads. What's up with the one where a woman's sanitary napkin sprouts wings and flies around the room?!

Bill Parcells' Tostitos commercial. (Get lost, Tuna.)

Gas-X: A woman is talking to the camera while standing on a patio outside a party going on in the house. "There's a party going on and I'm standing out here." She allows that it's because of her gas. Later she's back inside, chatting away with some admiring men. Gas-X has done its job. (*Puh-lease.*)

I hate that Dunkin' Donuts commercial where the meteor is about to strike earth, so the zombie couple has to drive through a stampeding crowd to Dunkin' Donuts, to sample its breakfast sandwich.

Annoying commercial No. 1, no question in my mind, is Old Navy. "We're having a party. Can you be there?"

No thanks, I'd rather be shot. I'd rather watch 900 Mentos commercials back to back. If ever there were a subliminal message within a commercial, this has to be the one. It's probably a plot by whoever runs Old Navy to drive the entire planet insane.

Perhaps this Super Bowl Sunday, the Old Navy crew will crash their Lear jet, to the tune of *Hot, Hot Hot!* — maybe into a Dunkin' Donuts or a Toyota dealership, and then they can all take a doctor-recommended Zantac.

Now that would be worth watching.

"I guarantee it."

► Jack Grady is assistant editor of the *Townsmen*. He can be reached at: jgrady@andovertownsmen.com

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THERE'S SOMETHING MAGICAL that happens when a virtuoso musician performs. More than simply a studied knowledge of music, more than a practiced perfection of rhythm and tone, it's an innate love and passion for his art that shines through. Even the most complex pieces seem to flow with ease. That's what creates the brilliant results.

THE SAME THING HAPPENS when Linda Cutter sells a home. Sure she's taken all the classes, she knows the steps to take, what works and what doesn't. And she has the experience any expert in the field ought to have gained.

BUT LINDA HAS a little something more as well. It's her passion for her work and her true love for what she does that continually help her achieve such great results for those she works with.

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Education

Andover pair takes on educational consulting

When two Andover women met as volunteers in Andover public schools, they discovered a mutual vision for Andover students.

That has now become more than a learning experience for them. The two have opened their own educational consulting company to help students plan for college.

Mary Kelleher and Joan Cohen, a former candidate for School Committee, discovered as they worked together on the Andover High School Council that they share a passion for helping students reach their potential.

While most people who have such realizations look to teaching or counseling students, Kelleher and Cohen decided to fill a void where counseling department resources and parent experience end, and college admissions offices begin.

They formed Kelleher Cohen Associates, or KCA, strategic educational planning for families of middle- and high-school students. Their open house to formally launch the venture was Wednesday after *Townsmen* press time.

They cite several reasons students applying to college need extra help these days. One is that the application has become more complicated.

"It's no longer just about mastering a known body of knowledge," Cohen says, noting that students need skills to adapt to a quickly changing world.

College admission is becoming increasingly competitive, Kelleher says, particularly in New England, as local schools are more often recruiting students from other parts of the country.

The budget and personnel constraints of guidance offices don't allow counselors to work one-on-one with a particular student for an extended period of time, they say.

As consultants, they plan to work closely with the student and his or her family to help develop the student's interests.

"Students really need to distinguish themselves from the pool of applicants. The last thing we want to do is squeeze kids into a package, especially one that doesn't fit," Cohen says.

When it comes to developing interests, Cohen and Kelleher say their combination of very different backgrounds combine to make effective consulting.

While they found they were both very research oriented, their life experiences were very different.

Kelleher, native of Ireland, has lived in Andover for more than four years, and has been volunteering in the schools since she arrived.

(Continued on page 12)

More students medicated



Photo by Lisa Adelsberger

By Rebecca Lipchitz

The number of students on medication taken daily during the school day in Andover has doubled within the last two years, and nearly tripled in the last five years.

In 1993, 50 Andover public school students were taking medication daily during the school day. In 1998, doctors prescribed daily medication for 123 Andover students.

According to Barbara Whiteside, program head of health services in Andover Schools, about 70 to 80 percent of the increase in daily medications are for psychotropic medication such as Ritalin, which helps students focus on their work. Ritalin is often prescribed for attention deficit

disorder (ADD).

The trend in Andover mirrors a national trend of increased diagnosis of ADD and ADHD (attention deficit hyperactivity disorder.)

The School Department's medication policy has just been revised to ensure that only qualified personnel are distributing the medication.

"The medication needs to be given by someone who understands the child, the medication, the effects of that medication and exactly what it does. If you don't have a person with those credentials, your child is at risk," she says.

Whiteside offers no explanation for the trend in prescribing psychotropic

(Continued on page 17)

Not much quiet time in the clinic

By Rebecca Lipchitz

West Middle School Nurse Sharon Tate sometimes wishes students were a bit more familiar with her, healthy or unhealthy.

"Around here 'the' is my first name, and 'nurse' is my last name," Tate says.

Yesterday, as schools around the country celebrated annual National School Nurse Recognition Day, nurses in Andover schools look back and see many changes of life in the clinic.

The number of students requiring daily medication has doubled in the last two years, and has been increasing for the last

five years says Program Head of Health Services Barbara Whiteside (see story, above).

Whiteside is in her 19th year as head nurse for Andover schools, and reports that not only are more students visiting the clinic, but they visit more often.

Working parents depend on the clinic more (some children have a list of six emergency numbers), and preventative measures have increased, she says.

It's not uncommon for a child to come in on Monday with an injury



Photo by Lisa Adelsberger

Down the ears — Barbara Whiteside, head nurse in Andover Schools for 19 years, performs a routine hearing test on a Sanborn School student Tuesday morning.

from the weekend with a request from the parent for the nurse to see if the child needs more treatment.

Tate says students are coming to school sicker, as parents go off to work.

"Students are coming to school with more and more conditions that ordinarily would have kept them home," she says.

Along with the drastic increase in psychotropic drugs like Ritalin, the number of children needing asthma medication has increased.

"I used to have a bucket full of asthma medication," Tate says.

"Now I have an entire shelf that's so packed I have to take medication out to get to the ones I need."

But dispensing medication is hardly the end of nurses' duties, they say.

A visit that begins with a "stomach ache" often becomes "I have to tell you something," says Tate, who sees between 30 and 40 middle school students on a typical day.

"We don't count Monday morning," she says, in reference to the regulars who have trouble getting back into the routine, but middle school in particular is a big adjust-

(Continued on page 12)

Nurses

(Continued from page 11)

ment, she says, and she often finds herself giving short-term advice and a little TLC, if she's not calling in a guidance counselor or parent for more serious issues.

Andover schools have four "school" nurses; one in each clinic at West Middle School, Doherty Middle School and Andover High School, and Whiteside who supervises all the elementary schools with regular visits.

Each elementary school

also has a "support" nurse or LPN (licensed practical nurse) on staff in the clinic. Some clinics are staffed by additional nurses required to be on hand for a particular student who needs special nursing care according to a special needs program.

Their prevention programs include hearing and vision screenings, postural screenings for scoliosis, immunization profiles, Hepatitis immunizations, and some health education programs.

Along with the work some nurses do in the classroom, one very educational experi-

ence has been the addition of special one-on-one nursing care for some students.

Mary Moran, head nurse at the Andover High School clinic, says three students at AHS would not be able to attend without a full-time nurse on duty. The inclusion of disabled students has created a new sensitivity, she says.

"I think their presence in the building is wonderful for them and for regular students. You can talk about it, but interactions offer a much more personal experience," she says.

Education consulting

(Continued from page 11)

While she practiced and taught law in Ireland, she switched careers when she first moved to America, and became an interior designer, before moving to Andover.

Today she volunteers at the Notre Dame Education Center in Lawrence, teaching English to adults applying for citizenship.

She was more familiar with the European university system when it was time to get her own children into college, so she had to do more research than most parents do to understand the system, she says.

While the rest of her family studied math, Cohen opted to be a French major in college.

She went on to volunteer in Andover schools for 21 years. She has served as director of the Merrimack Valley Educational Collaborative and served on the Merrimack Valley Regional Employment Board/Private Industry Council. She has also worked as an educational and training consultant in health care, and has been a guest speaker for seminars held by the Department of Education and the Department of Labor. She has also hosted

forums on career choice for high school students for Massachusetts Cable Educational Television. Finding and developing new interests is a strength she hopes to pass on to students.

"Keeping kids excited about learning has a ripple effect. It spills over making them happier, more successful kids," Cohen says. They can be reached at 474-7954.

Both women are mothers of students who have attended or graduated from Andover schools.

—Rebecca Lipchitz

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Photo by Lisa Adelsberger

Joan Cohen (left) and Mary Kelleher join forces to help students of Andover and their parents in preparing for life after high school.

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SCHOOLTALK

The Bancroft School Improvement Council will meet today, Thursday, Jan. 28, at 3 p.m. in the Teachers' Room at Bancroft School.

For more information, call Sharon Mason at 474-4289.

Andover High School is offering students an opportunity to take a free SAT practice exam and attend a free Princeton Review SAT strategy session discussing the SAT I, SAT II, and college admissions. The

exam will be administered Wednesday, Feb. 3, from 6 to 9 p.m. in room 264 with a follow-up session for students and parents Thursday, Feb. 11, from 7 to 8:30 p.m. in the school library. Juniors are encouraged to take advantage of this opportunity to take a full-length SAT exam and receive a detailed score report pinpointing specific test-taking strengths and weaknesses before registering for spring SATs. To preregister, call Mau-

reen Wholey at 623-8607.

After-school enrichment courses will begin the week of Feb. 1 at South School from 3:30 to 5 p.m. Courses are open to all students townwide. Openings are available in the following: Young Artists' Workshop (ages 9-12); Young Author's Workshop (ages 7-8); Expressively Yours - Creative Writing on Computers (grades 3-5); Study Skills (grades 4-5); and Minds on Math (grades 4-5). For

further information or to register, call the Department of Community Services at 623-8277.

Phillips Academy will host its ninth annual Summer Opportunities Fair on Sunday, Feb. 7, from 1-4 p.m. in the Dining Hall, called "Commons," on Salem Street. The event is open to the public.

Information on more than 60 local, national and international opportunities for students ages 10 through college will be available. Programs for academic enrichment, travel, outdoor adventure, international homestay, community service, camping, sports, theater, music and art will be represented. Students might learn Japanese, sail the Caribbean, boost writing skills, explore the wilderness or work in pre-professional internships.

Admission is free and parking is available. This event is sponsored by the Phillips Academy Summer Opportu-

nities office and Merrimack Valley Andover Association, a local parents' organization.

For more information, call the Summer Opportunities office at 749-4480.

The free presentation of "College Financial Aid" will be held again Saturday, Jan. 30, from 10:30 a.m. to noon at Flint Memorial Library, 147 Park St., North Reading, for parents of college-bound high school seniors, juniors and sophomores. The author of the 9 *New Ways to Beat the High Cost of College* report will host the class. Families in the North Reading area have used the class to increase their eligibility for financial aid by more than \$12,500 a year. Topics will include how to double or triple your eligibility for aid, how to pick colleges that give the best financial aid packages, how to possibly send a student to an expensive private college for less money than a state school

(Continued on page 16)

National Honor Society inducts 38 new members at AHS

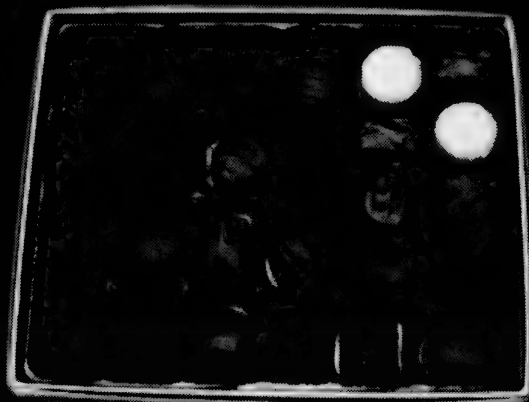
The Andover High School chapter of the National Honor Society announced the recent induction of 38 new members.

These students are in the top 10 percent of their class and were selected for their outstanding qualities in leadership, scholarship, service and character. Former honor society adviser Ruby Easton spoke at the Dec. 7 induction ceremony, held at West Elementary School.

New inductees include: Jenna Bernstein, Christine Bevaqua, Alexis Casele, Caroline

Chen, Joshua Coates, Roger Cohen, Erin Collings, Kelley Donoghue, Elizabeth Earnley, Juliet Grabowski, Zoe Hastings, Jenney Hsu, Kevin Jordan, Brianne Keefe, Jordan Klein, Siobhan Landry, Ingrid Lapsa, Stephen Liu, David Mason, Sam Morrison, Kristin O'Neill, Nadya Pincus, David Powers, Lindsay Ravens, Rebecca Rouse, Luis Santiago, Alyssa Saunders, Laura Schrader, Elizabeth Schapira, Judd Shapiro, Dorothy Stowe, Todd Sutliff, Darlene Teves, Saroj Tharisaya, Amy Weiner, Elizabeth Welch, Brian Wolk, Kevin Zuena.

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ON CAMPUS

Frederick F. Driscoll, professor of electronics at Wentworth Institute of Technology in Boston, received the Grant Johnson award, presented annually by the faculty to a member who "has demonstrated excellence in teaching and inspired students to achieve sound scholarship and high moral standards."



Frederick F. Driscoll

Driscoll is chairman of the new electromechanical engineering program, which graduated its first students last May. He has more than 32 years of experience in the field of electrical, electronic and computer engineering education.

Driscoll co-authored *Operational Amplifiers and Linear Integrated Circuits* in 1978, which is now in its fifth edition and has been translated into four foreign languages. He held the Henry C. Lord Chair in electronics from 1994 to 1996.

Staff members of the *NECC Observer*, the student newspaper at Northern Essex Community College, returned from the Associated Collegiate Press Conference in Kansas City with the college's eighth

straight national Pacemaker Award.

The Pacemaker, which is regarded as the collegiate equivalent of a Pulitzer Prize, is awarded to college newspapers based on coverage and content, opinion page strength, in-depth reporting, design and presentation, and strong photography and graphics.

The paper also received a Gold Crown Award from the Columbia Scholastic Press Association this spring.

All members of the *Observer* staff are NECC students, most majoring in liberal arts with a journalism/broadcasting option. Staff members include **Camille Ducey** of Andover.

Two students from Andover are enrolled as members of the class of 2002 at Saint Anselm College in Manchester, N.H.: **John P. Bausemer**, son of Mr. and Mrs. John P. Bausemer of 3 Michael Way, an environmental science major; and **Michael W. Fraser**, son of Kathleen A. Williamson of 18 Brechin Terrace, a politics major.

Brice Center, son of Julian and Lee Anne Center of Andover, has been named to the dean's list at Kettering University in Flint, Mich., for the term ending in September.

The annual fall commencement of New Hampshire College Graduate School of Business in Manchester, N.H., was held Saturday, Sept. 19.

The following students from

Andover received MBA degrees: **Laurel A. Mynahan**, **Dave Piehel** and **Brett C. Yannalfo**.

John Page Duffy of Andover received a Faculty Award for Teaching Excellence in the Corporate Education Services Program at University College/Continuing Education at Northeastern University.



John P. Duffy

who has been teaching at Northeastern for the past two years, was nominated by his students.

He teaches Effective Use of the Internet and Internet Marketing, part of the college's State-of-the-Art Internet/Web Technology Program.

Duffy has a B.S. degree in general engineering from the U.S. Military Academy and an MBA from the Wharton School.

By day, Duffy is a consultant for JPD Associates of Andover. He is the author of *Effective Use of the Internet: Developing Client-Side Skills Plus HTML*.

Thomas Jason Morton, son of Mr. and Mrs. David L. Morton Sr. of Andover, performed in a Brown University theater production of William Shakespeare's *Cymbeline* Sept. 24-27 and Oct. 1-4 at Brown's Leeds Theatre.

The second-semester junior is concentrating in theater studies.

Timothy Huang, a student at Pike School, and **Scott Wilbur**, a student at Doherty Middle School, recently participated in "The Mind and the Brain: The Inner Frontier," a conference hosted by Boston University's biology and psychology departments and the Johns Hopkins Institute for the Academic Advancement of Youth.

Neuroscience experts in psychology, biology and pharmacology presented lectures on perceptual illusions, memory processing in the brain and drug treatment of nervous system disorders at the day-long conference, held at Boston University. Students also participated in hands-on workshops

where they predicted the outcome of "virtual rat experiments," used computer simulations to model nervous system responses, and tested the neural responses of cockroaches to wind.

Erin Harris, daughter of John and Patricia (Jordan) Harris of Andover, participated in the annual Red Cross blood drive at Connecticut College in London, Conn. The sophomore is a 1997 graduate of Andover High School.

Johanna Gordon, a senior at Connecticut College in New London, Conn., was recognized as a Winthrop Scholar, the highest academic honor awarded by the school.

The 1995 Andover High School graduate is the daughter of Howard and Barbara Gordon of 25 Bateson Drive.

Gordon was among 15 members of the class of 1998 receive the award, which accords early membership in the college's chapter of Phi Beta Kappa and is given on the basis of superior scholarship during the first three years of college. Winthrop Scholars rank in the top 3 percent of their class.

Two Andover residents, **Eskinder Zerihun Graham** and **Aaron Stuart**, are studying automotive technology at Franklin Institute of Boston.

Jeffrey Feinberg, a senior in the School of Education at McGill University in Montreal, Quebec, is completing his second semester of student teaching. His present assignment is teaching grade 9 math at LaSalle Catholic High School in LaSalle, Quebec. He is the son of Karen and Arthur Feinberg.

Julianne DiBlasi, daughter of John and Priscilla DiBlasi of Andover, is a senior fine arts major at Flagler College in St. Augustine, Fla. The 1994 Andover High School graduate hosted her senior



Julianne DiBlasi

show Nov. 6-12 at Carrera Gallery as part of the St. Augustine Art Walk and a featured event for parents' weekend. She not only created works for the gallery, but learned the technique of installing the exhibit. Her works included abstract paintings and ceramic sculptures. One of her paintings was selected to be added to the college's private collection.

DiBlasi graduated in December.

New communication studies major at Merrimack

Merrimack College has announced plans for a new communication studies major to be offered within its liberal arts academic program in the fall.

The interdisciplinary major is designed to develop trained professionals with a solid liberal arts foundation who are prepared intellectually and ethically to address the communication issues of contemporary society.

Core requirements for the major include: Introduction to Communication Studies; Public Speaking; Interpersonal Communication; Research Methods for Communication Studies; and a senior seminar. Students must complete five additional elective courses from the 30-plus courses offered within the major, including internship.

Stevens Service Learning Center starts up

Merrimack College announced that it has been awarded a grant from the Stevens Foundations of North Andover to aid in the creation of a Service Learning Center. Service Learning is designed to incorporate student volunteerism into the academic curriculum.

The Stevens Service Learning Center will provide additional opportunities for students and faculty to work with volunteer groups and organizations throughout the Merrimack Valley and complement the volunteer programs already offered through Merrimack's Campus Ministry and its Urban Resource Institute.

Non-profit agencies and organizations interested in forging a relationship with Merrimack's Stevens Service Learning Center should contact Mary McHugh at 837-5123.



The NECC *Observer*, the student newspaper at Northern Essex Community College, has been awarded a national Pacemaker Award from the Associated Collegiate Press. Shown in the college newsroom are student **Camille Ducey** of Andover and faculty adviser **Joseph LeBlanc**.

ON CAMPUS

Ned English, a senior at McGill University in Montreal, has received a James McGill Award. The award is both an honor and a merit scholarship, presented to students who must be in at least the top five percent of their faculties.

English, who is in the Faculty of Science, is the son of Karen and Ted English.

Rebecca Colgate, a 1998 graduate of Andover High School, has been chosen by *Who's Who Among American High School Students* for the 1997-98 edition.

The freshman at Bryant College in Smithfield, R.I., is studying marketing and public relations and is on the varsity volleyball team.

David Clark of Andover has been promoted to associate professor in the bass department at Berklee College of Music in Boston.

Sara Tuman of 63 High Plain Road and **David Chapin** of 21 Lucerne Drive are enrolled as members of the class of 2002 at Union College in Schenectady, N.Y.

The Andover High School graduates are two of 545 freshmen in the class.

They were selected from the record-high 3,600 students who applied for the freshman class.

Berklee College of Music announced the appointment of Andover resident **Corinne Sloan Chase** to assistant professor in the ear training department.

Berklee offers courses toward a full accredited four-year baccalaureate degree or diploma. The curriculum

includes majors in performance, composition, music production and engineering, film scoring, music business/management, music synthesis, music education, and music therapy.

Three Andover residents recently participated in the Brown Meiklejohn program at Brown University in Providence, R.I. They are **Emily Beth Rose**, daughter of Mr. and Mrs. David Rose, a first-semester senior concentrating in biology; **Colleen Elizabeth Reid**, daughter of Kevin and Therese Reid, a first-semester junior concentrating in environmental sciences; and **Rachel Alden Salmon-Brown**, daughter of Abby Salmon, a first-semester senior concentrating in human biology.

The Meiklejohn Program pairs upperclass students with faculty members in advising teams as they help first-year students with the academic process and general adjustment to college life. About 200 students advise the more than 1,500 freshmen that enter Brown each year.

Kristin Belmonte of Andover, a senior majoring in education studies (elementary), was among 37 Guilford College students in Greensboro, N.C., named to the 1998-99 edition of *Who's Who Among Students in American Universities and Colleges*.

A campus nominating committee and the editors of the annual directory elect students based on academic achievement, service to the community, leadership in extracurricular activities and potential for continued success.

Jason Bellorado of Andover, an electrical engineering major at UMass Lowell, recently received a dean's fellowship to the Engineering Student Council. The fellowships entail maintaining and keeping the Engineering Student Council office continually staffed, helping the dean organize and run College of Engineering events and mediating student concerns with the engineering departments.

Elliot H. Zatsky of Andover is a freshman computer information systems major at Bryant College in Smithfield, R.I.

Maura Wittbold, a Union College class of 2001 liberal arts major in Schenectady, N.Y., played the part of Greta in the college theater department's performance of Steven Berkoff's *Metamorphosis*.

The 1997 graduate of Brooks School is a resident of 13 Carisbrook St.

Wittbold was one of 13 cast and crew members of the show, which ran Oct. 28-Nov. 4 at the college's Yulman Theatre.

Metamorphosis, Steven Berkoff's interpretation of Franz Kafka's *The Metamorphosis*, is the story of a young man who is transformed into a giant bug due to his frustrating life. There are no props, so everything must be mimed. Such a production takes much time and effort from all students involved, organizers said.

The following Andover students are among 721 men and women who began classes as first-year students at Wesleyan University in Middletown, Conn., this fall.

Bethany Caruso, the

daughter of Richard Caruso and Carolyn Caruso of 4 Granada Way, is a graduate of Middlesex School.

William W. Olney, the son of Susan Faxon and Peter B. Olney of 5 Avon St., is a graduate of Governor Dummer Academy.

Michael Weiner of Andover, a graduate of the University of Vermont in Burlington, Vt., is pursuing graduate studies at Brandeis University in Waltham. He is in a double-degree program leading to a master of arts degree in Jewish communal service from the Hornstein Program in Jewish Communal Service and a master's degree in human service management from Brandeis' Florence Heller School. Weiner received a B.A. degree in Middle East history and preparing for a professional career in Jewish communal service. He had worked as a synagogue administrator and youth group director at Temple Shir Tikvah in Winchester and most recently with the youth program at Temple Emanuel in Newton. The Hornstein Program is a professional training program with more than 450 graduates who work in all levels of Jewish agencies and schools in the United States, Canada, Israel and other Jewish communities worldwide.

Zachary Traynor, son of Mr. and Mrs. Gary A. Traynor of Andover, is a member of the Colby-Sawyer College class of 2002 in New London, N.H.

Randi Spiegel of 4 Alison Way has been chosen to participate in the Gatekeeper Honorary Society program at Union College in Schenectady, N.Y. The 1996 graduate of Andover High School is an interdepartmental psychology

and political science major.

The Gatekeeper Honorary Society is a select group of students who volunteer up to three hours a week to talk with prospective students and their parents and guide them on tours of the college campus. Each year, the admissions office receives approximately 100 applications for 35 volunteer positions in each class.

Rebecca Payne of Andover, a junior art major at Franklin & Marshall College in Lancaster, Pa., is a participant in the college's off-campus study program this fall.

The daughter of Richard and Susan Payne is studying in the IES Program in London, England.

Payne is a 1996 graduate of the Pingree School.

Susannah C. Parker, daughter of Edward and Karen Parker of 9 Carlisle St., participated in the Annual Entering Student Outdoor Program (AESOP) prior to the beginning of the 1998 fall semester at Bates College in Lewiston, Maine.

The AESOP trips are designed as three- or four-day outdoor excursions to allow first-year students to meet classmates before formal orientation begins. Each trip, consisting of two upperclass student leaders and eight to 10 new students, are rated according to levels of physical demand and outdoor experience.

The 1998 graduate of Phillips Academy spent four days hiking in Acadia National Park in Maine.

Justin Burton Rosenblatt of Andover received a bachelor's degree in liberal arts in May ceremonies at Colorado State University in Fort Collins, Colo.



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SCHOOL TALK

(Continued from page 13)

and how to answer the key questions on the financial aid forms. Reservations are required and a 24-hour toll-free number has been established. Call 1-800-770-1504 to reserve space.

Julie Hayner, daughter of Jim and Holly Hayner, was recently chosen as a vocal performing group member in the 1999 All-Eastern Honors Ensemble, through the National Association for Music Education.

The selection process requires an audition and acceptance into Senior Northeast District Chorus and the All-State Chorus. It is based on tone, style, articulation, blend, pitch and



Julie Hayner

sight-reading. When the score is high enough, a student may receive a recommendation for the All-Eastern Ensemble, which takes place every other year.

A senior at Andover High School, Hayner will perform as an alto in the chorus in February at Carnegie Hall in New York City. The concert includes chorus, band, orchestra and jazz ensembles. Hayner has been actively involved in AHS Chorus under the direction of Robert Lague and studies privately with Allen Combs. She plans to continue to enjoy choral music as an extracurricular

activity next year in college.

Seventh-grader **Stephen**

Draheim of Andover has earned the title of school champion in the National Geography Bee at **Pike School**.

Stephen is the son of Mr. and Mrs. Thomas Draheim of Hampton Lane.

Also, about 30 students from **Sanborn School** recently participated in the National Geography Bee.

Ben Elowe from grade 4 was the winner, with **Katherine Dwyer**, also from grade 4, the runner up.

Sponsored by the National Geographic Society, the nationwide contest is open to students in grades 4 through 8. Contestants begin by answering questions at their own grade level. Finalists from each grade then compete with each other at a school assembly to become school champion. School winners from across Massachusetts take a written test, and the top 100 scorers advance to the state championships in April.

WHAT'S UP

Java Jam brings it all together

By Mark Outwin
Andover Youth Council

If there's only one Old Town Hall event you're going to this winter, let it be the Java Jam. No other event brings together all the acts that the youth of Andover have to offer like the Java Jam.

The Andover Youth Council brings poetry, music, and all other crazy acts under one roof along with hot, hot, hot cups of java or hotty chocolate for all.

Happy hour begins at the Old Town Hall on Friday, Feb. 12, at 7:30 p.m., as the java starts brew-

ing and the jams start flowing at 8. The night will be filled with acoustic acts and other artistic talents. You can chill with these fresh acts until 11 p.m. Bring your friends, because drinking caffeinated beverages in your room, on your own, is no fun.

Questions? Call 623-8241. Receive the answers.

► For more information about **WHAT'S UP**, call **Bill Fahey**, Andover Youth Services director, at 623-8241; or **Jack Grady**, Townsman assistant editor, at 475-1943. E-mail submissions to: jgrady@andovertownsman.com

SCHOOL LUNCH MENUS

Here's what's for lunch in the Andover public schools the week of Feb. 1-5:

Elementary schools

Monday: French toast with syrup and ham, pizza stick with soft pretzel, baked nuggets with potato, vegetable, fruit, milk.

Tuesday: Spaghetti and meatballs with roll, grilled cheese and soup, chicken McSchool with potato, vegetable, fruit, milk.

Wednesday: Two tacos with rice, cheese pizza with pretzels, baked nuggets with potato, Jell-O, vegetable, fruit, milk.

Thursday: Roast beef dinner, hot dog with potato, chicken McSchool with potato, vegetable, fruit, milk.

Friday: Steak and cheese sub with puffs, pizza stick with soft pretzel, baked nuggets with potato, peanut butter-stuffed celery, fruit, milk.

Middle schools

Monday: Macaroni and cheese with roll, hot dogs with fries, nuggets and puffs, vegetable fruit, milk.

Tuesday: Two-taco Tuesday, chicken McSchool with potato, bakery pizza, vegetable, fruit, milk.

Wednesday: Pork roast with mashed potatoes and gravy, grilled cheese and soup, nuggets and puffs, vegetable, fruit, Jell-O, milk.

Thursday: Baked ham with baked potato, steak and cheese sub with potato, bakery pizza with soft pretzel, vegetable, fruit, milk.

Friday: Meatball sub with fries, cheeseburger with fries, nuggets and puffs, vegetable, fruit and milk.

Menus subject to change.

Merrimack Valley AAUW scholarship to be awarded

The Merrimack Valley Branch of the American Association of University Women (AAUW) is offering a \$500 scholarship for the 1998-99 academic year. AAUW is a national organization which unites graduates accredited colleges and universities in order to promote equity for all women and girls, lifelong education, and positive societal change. The scholarship is made available through the fund-raising activities of the branch.

Eligibility for the scholarship is open to women who are residents of the Merrimack Valley area of Massachusetts. Applicants must be non-traditional students in their junior or senior year working toward a bachelor's degree at an accredited, four-year college or university. A non-traditional student is one who has spent several years pursuing life/work experience before beginning or resuming work toward a four-year degree. The award of the scholarship will be based on

various criteria including academic performance, financial need, and demonstration by the candidate of the importance of the scholarship in attaining her educational and personal goals. Scholarship funds may be used only for reimbursement of tuition and/or books.

To receive an application, send a self-addressed, stamped envelope to: Scholarship Committee, Merrimack Valley Branch AAUW, P.O. Box 22, Andover 01810.

Self-addressed, stamped envelopes are required to receive an application. No application materials will be returned. Merrimack Valley AAUW reserves the right not to award the scholarship if a qualified candidate cannot be found.

All application materials must be postmarked by March 20.

The recipient of the scholarship will be notified by April 15.

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Special thanks to the following people for their contributions toward the 1998 Downtown Tree Lighting Project on Main Street:

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News

Local veterans push to name ship after Cpt. Street

By Neil Fater

Captain George Street was considered a rock during World War II. Now, Andover residents feel it's time he became a ship, too.

Street, 85, of Linda Road, was commander of the submarine USS Tirante during World War II, and during his career he garnered a treasure trove of distinguished medals, including the Medal of Honor.

So, with the government designing a new class of land-attack destroyers, members of American Legion Post 8 Andover are putting on the pressure for the submarine skipper to have one of these ships named after him.

The government names such ships after war heroes, and the Post feels Street is a natural for the honor because of his lifetime of service to the country and town. Last year, a late friend of Street's and a Phillips Academy graduate, Rear Admiral Richard H. O'Kane had a ship named in his honor, and that gave the Post the idea, says Post Adjutant Leo Doherty.

Post 8 plans to get every state and local politician representing Andover to throw their political weight behind the effort, he says. But the members started their efforts in secret, not letting Street know until after selectmen approved a proclamation in his honor Monday.

"I just found out about it late this afternoon," said Street, Tuesday. "I'm honored, but I wouldn't have the nerve to do it myself."

But Street certainly showed his nerve while fighting the Japanese.

"The guy had a brilliant career," says Doherty. "For anyone to get the Medal of Honor and the Navy Cross is just mind-blowing. And the whole



Photo by Lisa Adelsberger

War hero — Local veterans would like to see one of the new Navy ships named after Captain George Street, of Andover.

incident of how he got the Medal of Honor, taking a submarine into enemy waters is amazing."

Street's actions aboard the Tirante were showcased in one episode of the television film series Silent Service called Tirante Plays a Hunch.

The hunch Street played was to go into an enemy harbor to sink ships he believed were anchored there. Street did this after sinking several other ships during a battle that bounced his sub off the bottom of the ocean.

"We had been out there for practi-

cally the entire war, since basically Pearl Harbor, so I had a lot of experience," says Street. "They used to say you better get off after five patrols, because you might not make a sixth."

He says it was his experience that made him feel confident in entering the harbor.

"It's stupid to go into a harbor. You can run aground or run into a mine. The ships that have come along and run into mines were gone in 15 or 20 seconds," says Street. "But we felt if the big ships could get in, then we

could too."

Street's hunch was to stay on the surface, just as the Japanese ships did, as he went into the harbor, and it worked — dramatically.

According to a description of the event produced for a 1989 Memorial Day program, Tirante made its way into the inner harbor with gun crews prepared for attacks and sank a 10,000-ton tanker.

"In the light of the burning tanker, two new Mikura-class frigates spotted Tirante and started in for the kill. Quickly bringing his submarine to bear on the leading frigate, the commanding officer tenaciously fired two 'do or die' torpedoes at this vessel, which was endeavoring to block his escape, and then swung his ship and fired his last torpedo at the other frigate," says the account.

"With all torpedoes expended, the commanding officer headed his ship out of the confined harbor at full speed just as the torpedoes hit the first frigate and blew it sky-high. Seconds later, the sister ship was hit."

But despite such war heroics, fans such as Doherty say Street's service outside of the military has impressed him just as much as his service on and below the water.

"He is absolutely great talking to kids. Everyone else is in awe of him but kids aren't. They'll ask 'stupid' questions and he loves that," says Doherty.

The feeling seems to be mutual during Street's visits to schools.

"I was impressed that they receive me so well. I always have a question period, because that's where I have fun and that's where I can learn from them," says Street, of a recent visit.

Medication ...

(Continued from page 11)

drugs, other than that doctors are prescribing them more often, but in her estimation, most of the children on such medication do in fact need it to get through the school day.

Mary Moran, R.N., the nurse at the Andover High School clinic, says her job is to keep an eye on medicated students for potential side effects, such as the lack of appetite or insomnia commonly associated with Ritalin, but also to watch and see if it's effective.

"We're apt to say to a student who started medication recently, 'Do you see any difference?'" Moran says.

Andover psychologist Janice Goldstein, of Andover Counseling, says that as a counselor she is a proponent of taking kids off medication that doesn't work.

"You don't put kids on medication unless they need it, and I've seen some wonderful results (with Ritalin), but if it doesn't make a difference, I'm supportive of not continuing," she says.

Andover child psychologist Larry Larsen, also a local selectman, says it's common that the effectiveness of Ritalin varies from patient to patient, and even for the same patient over the course of a few years.

"It may work once, but not later. ADD is not cured, it's ameliorated and controlled. The model of understanding is that everything you do has a limited shelf life," he says.

Larsen says he believes ADD is diagnosed too freely in the United States.

"In my opinion, we have used it as a cop out. Today we are utterly devoted to better living through chemistry," he says, and criticizes the mentality that "things have to be fixed" rather than accepting "the terms of the organism," regardless of its behavior.

"I think drugs are used far too frequently," he says.

Goldstein says pediatricians in the state are allowed to prescribe Ritalin, and are sometimes criticized for doing so too freely.

"A good diagnosis involves a good assessment," Goldstein says, which includes a thorough examination of the patient by teachers, doctors, parents, and a regimen of test that can take three to four hours.

"Not all children get that," she says, but adds that the Andover parents she's dealt with have been cautious about medication.

"They're not looking for a quick fix," Goldstein says.

She has been in practice since 1983, and is more concerned about the trend in diagnosing ADD.

Why is it going up now, and how does that effect children? She speculates that people are just more informed, but one school of thought, she says, is that more kids need it.

Larsen says he thinks schools with little resources and staff to handle students who have trouble focusing on their work and act out in class, both of which can be symptoms of ADD, are looking to medication to fix the problem.

"Our whole culture is less tolerant. We want things to work," he says, but adds that no one party — teacher, parents or doctors — are to blame, but need support. Parents need to set limits, teachers need to accept the diverse personalities of their students, and doctors need to accurately diagnose, he says.

Students are also under pressure to produce more at a younger age, he says.

Development could mean Dascomb Road improvements

By Rebecca Lipchitz

A warehouse proposed for Dascomb Road on the Brockway Smith property could mean road improvements from Shawsheen Road to Route 93.

Planning Board members closed a public hearing Tuesday on the project proposed by the Tambone Corp., real estate developers of Reading.

The 140,000-square-foot warehouse would be built on 11 acres of Brockway Smith property off of Dascomb Road. Developers expect a distributor to set up shop there — a type of business that generates little traffic, they say.

Engineer Robert Vanasse said the warehouse project is expected to add 108-155 cars per day to Dascomb Road traffic.

The proposal includes a

short-term and a long-term plan to correct problems with traffic on that stretch of Dascomb Road.

The short-term plan includes an island, or concrete median, on either side of the intersection at Smith Way. The medians would create turning lanes keep drivers from straying outside their lane, causing tie ups and accidents, he says.

The long-range plan includes the widening of Dascomb Road and adding lanes, but would require the developers to obtain land from private land owners in Andover and Tewksbury.

Planning Board member Vincent Chiozzi said he felt the long-range plan was safer than the short-term solution.

Developers say the long-term solution would include obtain-

ing private land that no one has yet agreed to sell. The total cost of the long-range solution is \$1.4 million, and would require help from the state or federal government, Vanasse said.

Planning Director Steve Colyer warned that state money for transportation projects is becoming more and more scarce, and that the short-term solution for Dascomb Road should have a contingency plan, in case assistance does not arrive to build the long-term solu-

tion.

Vanasse said one way to improve traffic if the short-term plan starts to fail is for the local industries to hire police to direct traffic.

Tambone's attorney Robert W. Lavoie said the project has been granted all the necessary permits in Tewksbury and Andover, with the exception of the Andover Planning Board.

Planners expect to vote on the plan at their meeting scheduled Feb. 9.

Yard worked ...

(Continued from page 1)

Andover Police that Boyer had complied with his orders and could not be charged for creating health hazards. Penney also told Boyer the charges had been dropped.

Boyer says that, given this information, he then did not go to court that day, and was then arrested on a default warrant Jan. 16.

Court officer Sgt. Barbara Connolly of Andover Police says Boyer was in fact still required to appear in court Jan. 11 in order to have the charges dismissed. The case is continued to Feb. 1, and Boyer says he doesn't plan to miss any more court dates in the future.

While the warrant for Boyer was apparently valid, Andover Police Lt. Arthur Ricci says about 5 percent of the warrants received by police are no longer valid, but police have no way of knowing that.

Boyer says he was frustrated and annoyed at the situation, and sometimes wonders if authorities target him because they don't like his lifestyle.

"I'm not a typical Andover resident. Andover is a big-money town, and everybody

does everything right because they have the money to do it right. I'm not a rich person, and I'd rather do things myself than pay outrageous fees," he says.

Boyer, a carpenter by trade, has lived at Two Dufton Road for 10 years, and is now in the process of converting the two-family home to a three-family home, he says.

While the pile of regulations and restrictions on his property seem to rival the piles of wood in the yard that have inspired complaints to the health department, Boyer, who declined to be photographed, says he's just trying to get some work done.

While he's trying to fix up his home, he says he has one agency telling him to clean out the basement and another telling him to clean out the yard, plus a property dispute with a neighbor that prevents him from building an addition.

"In my weaker moments, I see conspiracy, but who wants to think that way," he says.

Meanwhile, he's concerned that the newly organized condition of the yard may mislead the neighbors to thinking that their complaining has been effective.

"My fiancée is very interested in having peace in the neighborhood, and we were already cleaning up the yard," he says.



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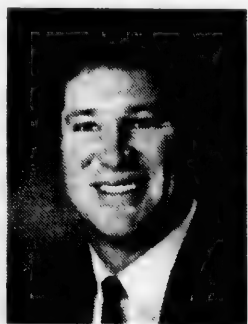
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Diamonds ...

(Continued from page 1)

"I feel they are different," she says. In baseball, the ball is smaller, the field is larger, the pitches are faster.

Angie has played baseball since her youth, beginning with tee-ball and moving on to Little League. She played regularly as first baseman and consistently hit over .300, she says.

She has also played a summer or two of softball, but found it just wasn't a good fit.

"When I first played with a softball, it's so big you can't grip it to throw it, I thought 'What's the point of this?'" Angie says.

Playing baseball has always seemed natural, she says.

"Nobody ever told me I couldn't play, or directed me to play softball instead," she wrote of her experience playing on boys Little League teams from age 8 to 14. Angie also plays field hockey and basketball at Andover High.

Angie maintains that she has the skill to play baseball on the boys team, and asks for a "fair chance" to try out for the team and be judged on ability alone. "My gender should have nothing to do with the decision," she says.

She and her parents have contacted the MIAA, but have yet to hear back. However, in her letter, Angie says she intends to press the point if the school continues to refuse to let her try out for baseball.

She cites the experience of her favorite

player, Jackie Robinson, the first black man to play professional baseball, who joined the Brooklyn Dodgers in 1947.

"If they changed the rules before, why can't we change them now?" she asks in her letter.

Hurley says that allowing Angie to try out for the baseball team would mean boys would be allowed to try out for the softball team, creating the potential dominance of boys on the softball team and leaving few slots for

girls.

"We have to protect both programs," he says.

Many of the girls and boys "equivalent" teams have differences, he says. Girls who play for the high school basketball team use a smaller ball. Girls gymnastics meets have four events while the boys have six.

Tryouts for sports in which Andover High only offers one team, like ice hockey or field hockey, are open to both boys and girls, Hurley

says.

But in talking with teachers and friends, Angie says she almost always hears support and encouragement in her efforts to join the baseball team.

Her most encouraging friends are the boys who were her teammates in Little League, she says, while it's a few of her girl friends who don't see the point.

"They said, 'Why don't you just play softball?' and I said it's just not the same," Angie says.

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Articles ...

(Continued from page 1)

Phillips in 30 years.

But seniors like the location of Will Hall and, believing where there's a will there's a way, the Council on Aging has overwhelmingly supported that option.

Although the town would pay the operating expenses of a new senior center, senior citizen leaders continue to say that the private Friends of Andover Seniors can raise the estimated \$4 million needed to renovate and expand Will Hall. Much of this fund raising remains to be done. The biggest donation so far came from voters at the 1997 Town Meeting, who appropriated \$500,000 in "seed money" to get the senior center project rolling.

Other citizen-sponsored articles include efforts to:

- create a downtown without first-floor office space

Seeking more retail stores in downtown

Andover, Chestnut Street resident Denis Ryan wants to create new zoning bylaws for a central business district downtown. Ryan says the proposal is similar to what Lexington has done. He says his plan would essentially ban offices from the first floor of downtown buildings. Commercial space, including banks and financial institutions that use the first floor space for areas serving walk-in customers, would be allowed.

"There's nothing in the article about grandfathering, or not grandfathering, but we're not looking to push anybody out," says Ryan. "The whole idea is retail's getting pushed out and thinned out."

"Landlords rent to who they want to, but if it's to the detriment of the downtown, then that's not a good thing," he says.

Ryan has the support of at least one selectmen, Lori Becker, also a local business owner, who signed Ryan's warrant article to have it included at Town Meeting.

- force the town to provide free copies of documents

Currently, the town can, and sometimes

does, charge 20 cents per page to copy a document for a resident. With about 97 warrant articles planned for Town Meeting, a resident could conceivably pay more than \$20 if he or she wanted a copy of the warrant before the Finance Committee mails out its Town Meeting report. John Doyle wants to eliminate all copying fees except those required by state law. The article is a new one for Doyle, who annually files several other articles that have never been passed.

- spend more on sidewalks

Thomas Cody, of Chestnut Street, wants the town to spend twice the \$400,000 it plans to spend on sidewalk reconstruction. Harry Voorhees, of Maple Avenue and the Downtown Andover Neighborhood Association, has also filed an article asking Andover to publish and maintain a five-year plan outlining which sidewalks will be reconstructed. DANA has worked with Public Works Director Bob McQuade on a five-year plan, and members have previously asked the town to put their commitment to sidewalks in writing. There is also an article to do sidewalk work on Salem Street.

- prevent some new construction

Abigail O'Hara, of Central Street, a potential neighbor to the proposed development for the Kutz land, has filed two articles in an effort to protect some single-residence Andover plots from being developed.

O'Hara wants land in certain zoning areas and with a 25-percent slope to be excluded from calculations concerning the minimum lot area required for construction. She wants such areas protected and left in their natural state to help minimize water runoff and maintain neighborhood privacy.

"This by-law only applies to Form A lots. Only marginal lots are left, it is time to protect them for the neighborhoods and the environment," she writes.

O'Hara also wants to increase by five feet the minimum front- and side-yard setbacks needed for construction to single-residence A lots.

- study whether the town is interested in having a pay-per-bag trash system

- give police more tools to prevent people from parking on planting strips.

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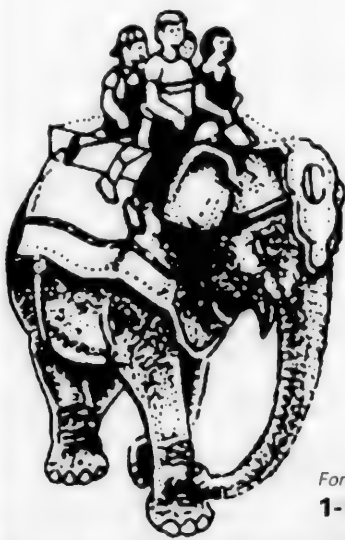
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Finegold defends lavish campaign spending

By Taylor Armerding

State Rep. Barry Finegold (D-Andover) may go down in the legislative record books for at least one thing — spending more to get reelected than any previous state representative from the district.

For last fall's election, in which he easily defeated Republican challenger Salim Tabit by a margin of 66 to 34 percent, Finegold raised about \$72,000, but spent \$101,334 — vastly more than any other state rep from the area, and about five times the state average.

Locally, the disparity between Finegold's campaign and that of others

was in some cases even greater. It was more than 13 times the \$7,652 that newly-elected state Rep. Jose Santiago (D-Lawrence) spent to oust incumbent Paul Iannuccillo, who spent \$28,686; and about \$26,000 more than newly-elected state Senator Sue Tucker (D-Andover), who also didn't have the advantage of incumbency and whose district is about four times the size of Finegold's.

Finegold says the spending was in support of a media and mailing blitz that was intended to reach all 36,000 voters in the district. He says he is proud of his campaign and its goals, which he says were to "make sure that every person understood what we hoped to accomplish."

But he also says he believes it is unfortunate that such spending is necessary in today's world of politics.

His challenger, Tabit, says the results of the election alone disprove that theory. "He beat me rather handily," Tabit says, "so it's hard to argue from the results that he needed to spend that much."

"It doesn't take a rocket scientist to see through what he's saying," he says. "While I'd like to think that he considered my campaign a serious threat, he's also sending a message that he has the ability to raise money for a really serious office."

"But whatever the reason, it's ridiculous," Tabit adds. "Here's a member of a political party that's constantly crying

about campaign finance reform spending more than \$100,000 to win a job that pays less than half that."

Finegold wouldn't comment on his views of campaign finance reform, but says Tabit's comments are easy to make in hindsight.

"It's easy to look back now," he says, "and say we didn't need to do what we did. But we were just very focused on having a strong organization that was going to contact 36,000 people."

He says he was genuinely concerned that if Gov. Paul Cellucci did very well in Andover, that could threaten his seat.

Tabit — a "ridiculous" amount.

Tabit stresses that he opposes campaign finance reform. "What he did was perfectly legal," he says, "but it should send us a message that democracy demands vigilance. I spent about a third of what he spent, but whenever I tried to talk about special interests, I was accused of negative campaigning."

"I just think this all sends a very clear message that he's ready to move up, and he shouldn't hide that fact."

Finegold wouldn't respond to that allegation either, sticking to his mantra that, "We just wanted to be very focused."

"Two years is a very short term," he says, "and I've got a lot of things I'm working on, like the NESWC (trash incinerator) issue. If you know me, you know I'm a hard worker, and that's the way I run a campaign."

Tucker, while she emphasizes, "I'm not casting aspersions on Barry," says she does think the public is fed up with out-of-control campaign spending.

"But the price of politics has been climbing rapidly," she says, "and we're all driven to higher and higher (spending) heights."

The problem, she says, is that the cost of running for office takes away from constituent services and dealing with legislative issues.

"If you're spending time raising money, that's time spent not listening to the voters," she says.



Finegold — hindsight easy.



Tabit — a "ridiculous" amount.



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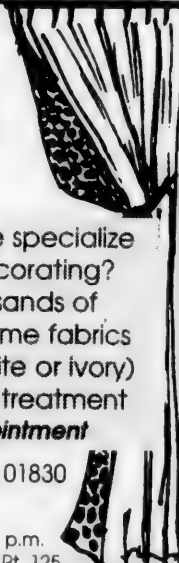
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POLICE LOG

ARRESTS

Wednesday, Jan. 20 - At 11:21 a.m., after a woman reported driving behind a man who was driving slowly but "is all over the road," police arrested Barry J. Brosnan, 46, of 18 Jade Court, Derry, N.H., on High Plain Road and charged him with driving under the influence of alcohol.

At 1:50 p.m., Byron K. Richardson, 33, of 65 Holly St., Lawrence, was arrested on River Road and charged with illegal possession of a Class D substance.

Thursday, Jan. 21 - At 10:25 a.m., Maribel Torres, 35, of 513 Haverhill St., Lawrence, was arrested on River Road and charged on motor vehicle warrants.

At 8:37 p.m., Robert W. Belanger, 43, of 159 Greenwood Road, Andover, was arrested at home and charged on a warrant for assault and battery.

Friday, Jan. 22 - At 3:24 p.m., Steven G. Gambardella, 32, of 207 Greenwood Road, Andover, was arrested on Chandler Road and charged with driving a car with no inspection sticker but with a suspended license.

At 4:01 p.m., Edwin Collazo, 33, of 86½ Pine St., Nashua, N.H., was arrested at the police station and charged on a warrant.

At 4:53 p.m., after a Marshall's employee reported having an adult and juvenile shoplifting, William S. Sullivan, of 6 Sylvester St., Lawrence, was arrested and charged with shoplifting or transportation of merchandise.

Saturday, Jan. 23 - At 2:55 a.m., Chhum Sok, 31, of 46 Temple St., Lowell, was arrested on North Main Street and charged with driving a car with defective equipment and without a license.

At 1:12 p.m., Marie A. Marr, 30, of 41 May St., Lawrence, was arrested on River Road and charged on a warrant.

At 7:25 p.m., a 30-year-old Andover man was taken into protective custody until a hospital employee could pick him up, after the man, who was on a one-day pass, told his father he was not going to return.

Sunday, Jan. 24 - At 11:30 a.m., Kerri A. Leo, 20, of 3 Maplehurst Road, Littleton, was arrested on Crescent Drive and charged on a Lowell warrant for fines due.

At 9:44 p.m., Eric D. Howard, 33, of 13 High St., Andover, was arrested at his home and charged with assault and battery.

Monday, Jan. 25 - At 9:46 a.m., after an officer requested a tow truck for a car with

revoked plates, Robert Jaworski, 64, of 24 Ursula St., Lowell, was arrested on Stevens Street and charged with giving a false name or address to police, and driving an unregistered uninsured vehicle with a revoked license. Jaworski was also charged on a Billerica police warrant for motor vehicle violations, a state police warrant for leaving the scene of property damage and other charges; a Newburyport police warrant for vehicle charges, assault and batter with a dangerous weapon, assault and battery on a police officer, and malicious destruction of property; and a Middleton police warrant for vehicle violations.

At 11:07 a.m., Alberta Villa, 22, of 92 Park St., Lawrence, was arrested on Interstate 495 North, and charged with driving an uninsured vehicle with a suspended license, revoked plates, and without number plates properly displayed. Villa was also charged on a Lawrence police warrant for assault and battery, assault and battery with a dangerous weapon and with threatening to commit a crime.

At 12:20 p.m., Jeffrey M. Arbour, 43, 66 Weare St., Lawrence, was arrested on North Main Street and charged on a North Andover warrant for larceny.

At 2:23 p.m., James M. Howard, 19, of 63 Lucerne Drive, Andover, was arrested on Essex Street and charged with driving a car without an inspection sticker and illegally possessing a Class D substance.

At 9:04 p.m., Edwin Guerra, 26, of 84 Avon St., Lawrence, was arrested on Interstate 93 North and charged with attaching plates to and driving an unregistered, uninsured vehicle without a license, and with failing to stay in marked lanes.

Tuesday, Jan. 26 - At 11:48 a.m., Nathan Archambault, 22, of 57 Lakeview Ave., Tyngsborough, was arrested at the station and charged on a warrant for motor vehicle violations.

At 3:36 p.m., Shane Keene, 20, of 13 Duckett Ave., Lawrence, was arrested on North Main Street and charged on a warrant for failing to appear on a malicious destruction charge.

At 4:17 p.m., Pedro Diaz, 34, of 141 Newbury St., Lawrence, was arrested on Union Street and charged with driving without a license and not having registration in his possession.

INCIDENTS

Wednesday, Jan. 20 - At 7:24 a.m., an

Andover mother called police saying her teenage son was out of control. She later decided not to have the son removed.

Thursday, Jan. 21 - At 10:40 a.m., the West Elementary School principal asked to speak with an officer. After checking a home, the officer was to file a report on a fifth-grader who has been skipping school.

At 6:05 p.m., an officer was to file a report on credit fraud on Lovejoy Road.

Friday, Jan. 22 - At 3:19 a.m., a Cuba Street man asked for help in removing two squirrels from his home. The man was concerned for his new baby. An officer removed one squirrel and was unable to find another.

At 11:54 a.m., a Tager Inn employee requested an officer concerning a dispute between a husband and wife.

At 11:58 a.m., a driver on Chandler Road reported seeing a coyote walking around in circles and falling down. The animal control officer followed some tracks but was unable to find the animal.

Saturday, Jan. 23 - At 11:20 a.m., following an early call for service, an officer was to stand by while a man retrieved clothes from his ex-wife's home.

At 10:23 p.m., an officer assisting an ambulance call reported a 15-year-old girl had passed out from alcohol consumption.

Sunday, Jan. 24 - At 7:47 p.m., an officer was to file on a flimflam that occurred at a Merrimack College ATM in Andover.

Monday, Jan. 25 - At 3:13 p.m., an Academy Manor administrator asked police to move along two elderly men who were distributing printed material to people in the parking lot and obstructing the driveway.

Tuesday, Jan. 26 - At 7:47 a.m., a Brentwood Circle man reported finding a man's wallet in the middle of Wildwood Road. The wallet still had cash, bank cards and other items inside it.

At 9:53 a.m., a Greater Lawrence Technical School student came into the station to report she was assaulted that morning.

At 12:01 p.m., a Somerset Road resident reported that "two cougars just went into the wood behind the house." Officers reported the animals were coyotes.

At 11:29 p.m., an Andover resident wanted to see an officer regarding a female who had not been seen since the previous day.

At 11:08 p.m., a detective was to file on a stolen credit card at the YMCA.

THEFTS

Wednesday, Jan. 20 - At 2:27 p.m., a Greater Lawrence Technical School teacher reported someone had taken \$70 from her wallet since lunchtime.

Sunday, Jan. 24 - At 2:46 p.m., an officer was to file on a theft from an apartment at 8 Crescent St. Items missing from the apartment had been replaced by similar, inexpensive items. For instance, an inexpensive table was left in place of an 8-foot-long antique table.

Monday, Jan. 25 - At 12:35 p.m., a person came into the station to report a credit card had been stolen from the YMCA the previous week.

AUTO INCIDENTS

Wednesday, Jan. 20 - At 8:19 a.m., a Hewlett-Packard employee reported her car phone stolen while she was parked on Minuteman Road.

At 10:21 a.m., Lawrence police reported recovering a 1998 Lexus stolen from Andover Dec. 30. There was damage to the vehicle's rear window, dashboard, door lock and ignition.

Thursday, Jan. 21 - At 2:13 p.m., a Nicoll Drive woman reported her license plate had been stolen.

Friday, Jan. 22 - At 2:38 p.m., a driver came into the station to report the driver's license plate had been stolen at Andover High School Jan. 20.

Saturday, Jan. 23 - At 10:28 a.m., an attempted break was reported into a Somerset Road man's car.

At 4:23 p.m., an overnight car break was reported on Osgood Street.

Sunday, Jan. 24 - At 9:14 a.m., a man reported his car was broken into at the Tager Inn.

ACCIDENTS

Wednesday, Jan. 20 - At 7:04 p.m., an officer was to file on a hit-and-run accident that occurred earlier that day in Elm Square.

Friday, Jan. 22 - At 11:06 p.m., a man reported a hit-and-run to his car while it was parked at Shawshen Plaza.

Saturday, Jan. 23 - At 2:50 p.m., an ambulance was sent to an accident with personal injury on Chestnut Street.

Sunday, Jan. 24 - At 2:30 p.m., a hit and run accident was reported on North Main Street.

VANDALISM

There were two reported cases of vandalism this week.

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Arts & Entertainment

Short cuts

Neil Fater



Fox praise for local doc

On the international scale of boring, award shows rank somewhere between meatloaf and Andover after 5 p.m.

But one of the better annual fetes is the Golden Globes, which delivered its 1999 edition Sunday.

Last year, much was made about Christine Lahti being stuck in the bathroom when her victory was announced, and Ving Rhames giving away his award to Jack Lemmon — and rightly so. They were enjoyable moments.

Presumably, watching this year's awards show was enjoyable for Andover's Bruce Cook, as well. And not just because some of the surprising Globe picks have E! viewers drooling in anticipation for the Oscars.

Cook is the doctor who operated on Michael J. Fox's brain to help subdue some of the symptoms of Parkinson's Disease. An Andover resident and only occasional TV watcher, Cook performed the delicate surgery, called a thalamotomy, at Holy Family Hospital last year.

The surgery should "permanently get rid of the tremors" Fox was experiencing because of the disease, he says.

The procedure reportedly included locating and cauterizing misfiring brain cells. During such procedures, straying from a target point can cause paralysis or permanently slurred speech to the patient. Talk about having someone's whole world in your hands.

But Cook must have done something right, because Fox not only is living a seemingly happy life, but he won a best comedy actor award at Sunday's Golden Globes.

Fox is currently starring in the ABC show *Spin City*, where he plays a politically savvy deputy mayor stuck with a mayor reminiscent of the governor on Benson.

During his speech, Fox thanked "Dr. Cook, who actually opened my brain, so you have to like a guy like that."

While it might not take a brain surgeon to figure Fox would be grateful, Cook says he was surprised to hear his name on TV.

"Absolutely. I had no idea or notion that that was going to happen," he says.

"I suppose my wife has better instincts than I do. She suggested we watch it," says Cook.

Cook says he has grown close to Fox and was rooting for him to win the award.

"He's certainly a likable person," he says. "I don't watch most of the TV shows they were competing with. I don't watch much TV in general. You just naturally root for someone you know."

Although he had seen several Fox movies before he met the actor as a patient, Cook

(FOXY TRIBUTE continued on page 24)

Be theirs at ACMS Valentine concert

By Neil Fater

Those who want to get an early start on Valentine "Be mine"s, or who just enjoy a perfectly pitched B flat, can gather round the candle fire for an early Valentine's Day concert, Saturday, Feb. 6.

That's when The Andover Chamber Music Series will present *A Latin Valentine*, a concert of musical duos set for 7 p.m. in West Parish Church at the intersection of Shawsheen Road and Lowell Street (Route 133).

"We're going to make it very romantic, with candles and low lighting," says Julia Scolnik, ACMS artistic director. "For the romantic, ambiance factor, we're having our first evening concert."

"We like this church better than any other place. It's really a cozy setting. There's nothing more romantic than just two people playing," she says.

The performance will feature several internationally performing and award-winning artists, and is the eighth Andover Chamber Music Series concert organized by Scolnik. After 18 years as a freelance performer, Scolnik says she's fallen in love with the chance to create her own stage.

"This concert couldn't be more different than the last



Soprano Lisa Saffer is one of several internationally performing artists who will bring an impressive resumé, and level of musicianship, to the Saturday Feb. 6 concert, *A Latin Valentine*.

performance," says Scolnik, who last was in her director's costume for a Halloween children's concert. "But this one, I just thought (was appropriate) on a cold winter night close to Valentine's Day."

"That's part of the thing I like about playing these con-

certs. Each one is so different. It's incredibly satisfying and fun to be able to put these performances together myself," she says.

The concert might also be fun for Scolnik, because she will reunite for the first time with guitarist David Leisner, with whom she attend-

ed Wesleyan University about 20 years ago. They haven't seen each other since. The two will perform Leisner's work for flute and guitar *Dances in the Madhouse*.

Lauded soprano Lisa Saffer will join Leisner for *Seven Spanish Songs* by Manuel Da Falla, Boston Symphony Orchestra cellist Andrew Pearce and flutist Scolnik will combine for the whimsical *The Jet Whistle*, and violinist Lynn Chang and Pearce will perform Maurice Ravel's *Sonata for violin and cello*.

Scolnik says the concert will end with Lisa Saffer humming, while cellist Pearce plays the wordless piece *Bachianas Brasileiras, Number 5*.

"It's only a five-minute piece and it's going to be very atmospheric and moody," says Scolnik. "If it works, I think it will blow people away. It's not flashy. It's not going to make people stand up. It's quiet."

For a Valentine concert, that'll probably hit just the right chord.

Tickets are \$16, \$12 for seniors and students and may be purchased at the door, by sending a check to ACMS, P.O. Box 5075, Andover, MA 01810, or by telephone, with credit card by calling (978) 470-8874.

Brush up on Chinese art, Mozart's music this weekend

Lo paints library; PA lights a lot of candles

The library looks to cap off its month-long search into the Chinese arts this Saturday with looks at brush strokes and hats.

Lo-Fong will demonstrate the art of Chinese brush painting at Memorial Hall Library Saturday, Jan. 30, at 3 p.m. She is a graduate of the National Taiwan Normal University with a bachelor degree in fine arts.

"I do think the ultimate goal of Chinese painting and Western painting is the same. Artists are seeking to expand their horizons and to create works of value," Professor Lo says in a release.

In addition to participating in exhibitions, Lo has taken part in art conferences to promote art education in Taiwan and to introduce Chinese arts to the western world. She also has written an English book entitled

Chinese Painting.

Professor Shen I-Cheng will also be part of the program. He will talk about "Children's Caps." He has brought with him more than two dozen hats that keep infants' heads warm and protect them from drafts. They are not only embroidered but designed in an imaginative way. Some caps incorporate silver-plated talismans and lucky designs such as miniature images of the gods of Good Fortune, Prosperity and Long Life, the Eight Immortals, the Eight Trigrams, and lion's head motifs.

For more information, call Norma A. Gammon, community service librarian, at 623-8401.

Phillips Academy celebrates Mozart's birthday

The Phillips Academy music

department will sponsor three concerts, all free and open to the public, in celebration of Mozart's 243rd birthday.

The first of these concerts, Friday, Jan. 29 at 7:30 p.m., is a faculty chamber music recital featuring works of Mozart, Beethoven and the French-Black composer, Joseph Boulogne. It takes place in the Timken Room in Graves Hall on the Phillips Academy campus. The second concert, Saturday, Jan. 30, at 7 p.m., is the Phillips Academy Chamber Music Society recital which features students and faculty playing works of Mozart, Haydn, Beethoven and Schubert, also in the Timken Room.

The third concert, Sunday, Jan. 31, at 3 p.m., is a faculty concerto concert in Cochran Chapel, on campus.

(MO' TRIBUTE, MO' TRIBUTE...page 24)

A 243th birthday tribute to Mozart

[MO' TRIBUTE, MO' TRIBUTE... continued from page 23]

The program features the Andover Chamber Players, an ensemble of Academy students, faculty and staff, and other professional musicians from the Merrimack Valley, Boston, and North Shore areas under the direction of William Thomas.

Works featured on the program are the *Bach Concerto in d minor, BWV 1052*, with Carolyn Skelton on harpsichord; the *Mozart Piano Concerto No. 20 in d minor, K. 466*, with Peter Warsaw on piano and the *Hummel Trumpet Concerto in E-flat Major* featuring Vincent Monaco.

Any inquiries regarding these concerts may be directed to the Phillips Academy music department at 749-4263 or music@andover.edu.

Michael J. Fox thanks

[FOXY TRIBUTE from page 23]

says he never took a televised trip to *Spin City* until that point.

However, now that he knows Fox he had watched the show from several vantage points.

"I've actually gone down to New York to watch it be filmed as well," he says.

But the benefits of the surgery are far greater than merely improved ratings for ABC.

Cook says the fact that Fox has talked about the issue has made people aware of what can be done for people with Parkinson's disease and has

also let people know how sophisticated area hospitals are with dealing with such matters.

With *The Tonight Show* televising repeats this week, residents might have guessed that hometown host Jay Leno would ease back into the Baystate to see his brother.

Leno was spotted at the Museum of Transportation in Brookline last weekend.

Leno should soon be back riding his motorcycles in California as he and the rest of NBC get ready for all new programming.

Next weekend may dwarf this one at DMS

The Doherty Middle School drama club will present J.R.R. Tolkien's *The Hobbit* Friday, Feb. 5. This enchanting evening with trolls, dwarfs, wizards, and dragons will take place at Doherty Middle School auditorium at 7 p.m.

Tickets can be purchased at Strawberry Tree the evening of performance. Tickets are \$4 for adults and \$3 for children.

For more information, call Floyd McManus, principal, at 623-8750.

In addition, the Phillips Academy music department will present a jazz program Friday, Feb. 5, at 7:30 p.m., featuring the Faculty Jazz Ensemble: pianist Bob Baughman, saxophonist Mark Pinto, bassist Vinny Monaco, and drummer Bill Reynolds. The concert will take place in Graves Hall on the corner of School and Main street. The program is and open to the public.

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EVENTS CALENDAR

THURSDAY, Jan. 28
Opening and reception, sponsored by Andover Historical Society, *Contemporary Portraits* by Cindy Efinger and Mark Spencer, slide talk by Mark Spencer, 7 p.m., \$2 members, \$4 non-members, 97 Main St.; 475-2236.

Membership coffee, by Newcomers Club of the Andovers, for residents of Andover and North Andover; Genie Collins 475-1055 or Pat Fouhy 687-9937.

FRIDAY, Jan. 29
Comedy Palace at the Grill 93, featuring *Joey and Maria's 25th Anniversary*, Ken Rogerson, Cal Verducci, 9 p.m., River Road; 1-888-TO-LAUGH.

Swing dance class, 8:15-11 p.m., \$12 couple, \$7 single, Hamilton Wenham Community House, Route 1A (Bay Road), South Hamilton; Stephen Kent 468-2323.

Faculty chamber music concert, sponsored by Phillips Academy music department, featuring works of Mozart, Beethoven, Boulogne, 7:30 p.m., Timken Room, Graves Hall, PA campus; 749-4263.

SATURDAY, Jan. 30

Breakfast, sponsored by Massachusetts Association for the Advancement of Individual Potential, for parents of children with gifts and talents, includes panel discussion with experts in gifted education, 9 a.m.-12:30 p.m., \$15, \$13 members, Parker Middle School, Temple Street, Reading; (617) 333-0223.

College financial aid talk sponsored by Flint Memorial Library, for parents of college-bound high-school students, 10:30 a.m.-noon, 147 Park St., North Reading; RSVP 1-800-770-1504.

Chinese brush painting, sponsored by Memorial Hall Library, demonstration by Professor Lo Fong, 3 p.m., Elm Square; 623-8401.

Festival of Funny Songwriters, sponsored by Songstreet Pro-

ductions, for sixth anniversary, 7 p.m., \$16, \$15, \$2 off students/seniors, Somerville Theatre, Davis Square, Somerville; Songstreet (617) 628-3390.



Funny songs a sixth sense.

Educational walk, sponsored by Wenham Museum, through Great Wenham Swamp and Fowler's Island, 10 a.m., meet in museum parking lot, 132 Main St. (Route 1A), Wenham; Preregister (978) 468-2377.

Open house, sponsored by Marland Place, refreshments, 15 Stevens St.; 10 a.m.-2 p.m., RSVP 1-800-482-4225.

Chamber music concert, sponsored by Phillips Academy music department, featuring works of Mozart, Haydn, Beethoven, Schubert, 7 p.m., Timken Room, Graves Hall, PA campus; 749-4263.

SUNDAY, Jan. 31

Hike/ski breakfast, sponsored by Andover Chapter of Appalachian Mountain Club (AMC) and AVIS, Harold Rafton Reservation, meet at

10:30 a.m. at compost area off High Plains Road; Burt Batcheller 475-3665.

Teddy Bear Day, sponsored by Wenham Museum, bring favorite teddy bear, view exhibit of more than 200 vintage teddy bears in life-size seasonal scenes, refreshments, 2:30 gallery walk, \$4, \$3.50 seniors, \$2 children 3 and over, 132 Main St. (Route 1A), Wenham; (978) 468-2377.

Faculty concerto concert, sponsored by Phillips Academy music department, 3 p.m., Cochran Chapel, Chapel Avenue, PA campus; 749-4263.

Auditions, sponsored by Amesbury Playhouse, *The Best Little Whorehouse in Texas*, 1 p.m., 194 Main St., Amesbury; (978) 388-9444.

MONDAY, Feb. 1

Rate your plate quiz, sponsored by

Wild Harvest, 4-5 p.m., individual diet analysis by registered dietitian, 5-7 p.m., Railroad and Main streets; 749-6664.

TUESDAY, Feb. 2

Heart healthy grains, sponsored by Wild Harvest, learn to prepare and serve grains that promote good health, 1-2 p.m., Railroad and Main streets; 749-6664.

WEDNESDAY, Feb. 3

Tu b'Shevat prayerful celebration, sponsored by Center for the Study of Jewish Christian Relations and Temple Emanuel of Andover, 3:30 p.m., Cascia Hall, Merrimack College, Routes 125 and 114, North Andover; 837-5428.

(CALENDAR continued on page 26)

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By Elizabeth Riely

Sunday, February 7, 1999 at 2:00 p.m.
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From nostalgia for Mom's cooking, to fears of adulterated and processed food, to dreams of good health and long life, American health food zealots for nearly 200 years have convinced us to buy their products. Starting with Sylvester Graham - the 19th century diet fanatic and graham cracker namesake - and William Keith Kellogg of Toasted Corn Flake fame, this Boston Globe foodwriter and cookbook author will tell us the fascinating tale of an American obsession.

Lawrence Public Library is located at 51 Lawrence Street, Lawrence, MA. Parking on Oak Street, behind the Library, in Library lot.

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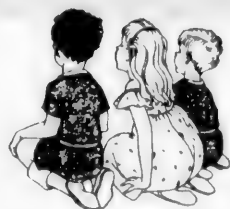
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Jack V. Greiner, D.O., Ph.D.

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CALENDAR

(CALENDAR continued from page 25)

Meeting, Learning in Retirement Association (LIRA), for retirees and semiretired, talk by an authority on genetic engineering, 10 a.m.-noon, Room 501, Fox Hall, UMass Lowell, North Campus; 934-3135.

Concert, sponsored by Northshore Youth Symphony Orchestra, featuring Andover residents Katherine Dix, Christopher Lier, Maya Lucaci-Vashee, Kirsty McCarthy, Jessica Garone, David Lier, Dan Mason, Allison Shannon, Courtney Harkins, Lina Lucaci-Vashee, 7:30 p.m., Georgetown High School, Winter Street, Georgetown; Trudy Larson 686-7844.



Cellist Maya Lucaci-Vashee

THURSDAY, Feb. 4

Best of Boston Comedy, featuring Joe Bardetti, 8 p.m., Grill 93, River Road; 1-888-TO-LAUGH.

Open house reception, sponsored by Stevens Memorial Library, social-commentary paintings of Lowell artist Sergio, 6-9 p.m., Meeting Room, 345 Main St., North Andover; 688-9505.

Weight management talk, sponsored by Wild Harvest, 4-5 p.m., individual diet analysis by registered dietitian, 5-7 p.m., Railroad and Main streets; 749-6664.

FRIDAY, Feb. 5

Hobbit, presented by Doherty Middle School Drama Club, tickets available at Strawberry Tree the evening of performance, 7 p.m., \$4, \$3 children, Doherty Middle School Auditorium, Bartlet Street; 623-8750.

Jazz concert, sponsored by Phillips Academy music department, 7:30 p.m., Timken Room, Graves Hall, PA campus; 749-4263.

Mountain fare ski weekend, sponsored by Andover Chapter of Appalachian Mountain Club (AMC), nordic and alpine trails, accommodations, two breakfasts, one dinner, Waterville Valley, \$108, Larry Blood (781) 944-0929.

SATURDAY, Feb. 6

Proposed bylaw informational meeting, sponsored by Andover Historical Society, open session with Eartha Dengler, chairman of ad-hoc bylaw committee, 10-11 a.m., 97 Main St.; 475-2236.

Chamber music recital, sponsored by Andover Chamber Series, 7 p.m., \$16, \$12 seniors, students, West Parish Church, Route 133 and Shawsheen Road; 470-8874.

Auction, sponsored by North of Boston Convention and Visitors Bureau, of "great getaways and other good stuff," refreshments, 7 p.m., silent auction, 8:30 p.m., live auction, \$5, Peabody Marriott Hotel, Centennial Drive, Peabody; (800) 742-5306 or (978) 977-7760.

Martins Pond winter festival, sponsored by Martins Pond Association, to benefit park improvements, ice skating, raffles, refreshments, noon-4 p.m., Clarke Park, Burroughs Road, North Reading; Lida (978) 664-0625.

Talk, sponsored by Wild Harvest, 4-5 p.m., registered dietitian provides a list of resources for accu-

rate, up-to-date nutrition information, 10:30 a.m.-noon; Railroad and Main streets; 749-6664.

Mountain fare ski weekend, see entry under Friday, Feb. 5.

SUNDAY, Feb. 7

Comedy Palace at the Grill 93, featuring Joe Bardetti, 8 p.m., \$8 cover charge, see entry under Friday, Jan. 29.

Bridal fashion show, sponsored by Castle Hill and Priscilla of Boston, to benefit The Trustees of Reservations, includes champagne reception, lunch, noon, \$45, Great House at Castle Hill, 290 Argilla Road, Ipswich; (978) 356-4351.

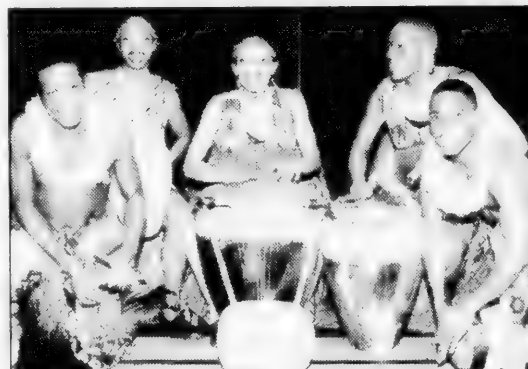
Railroad hobby show, sponsored by Mystic Valley Railway Society, handicap accessible, \$3, \$1 children 5-12, Ramada Rolling Green, 311 Lowell St.; (617) 361-4445.

Summer opportunities fair, sponsored by Phillips Academy, for students 10-college age, 1-4 p.m., Dining Hall, Salem Street; 749-4480.

Concert, sponsored by Trinity Episcopal Church, traditional steel band music from West Indies and Trinidad and hymns, 3 p.m., \$12, \$6 seniors, students, 124 River Road, Topsfield; (978) 887-5570.

African-American dance performance, sponsored by Lowell Institute, to celebrate Black History Month, 2 p.m., Peabody Essex Museum, East India Square, Salem, Mass.; RSVP (978) 745-9500, Ext. 3111.

Sounds of Eastern and Central Africa, presented by storyteller Namu Lwanga as part of UMass Lowell's Family Discovery Series, handicap accessible, 2 p.m., \$9, Durgin Hall, UMass Lowell South Campus, 35 Wilder St.; Fine Arts Box Office, 10 a.m.-noon and 1-4 p.m., Monday-Friday, (978) 934-4444.



Beat it - to UMass Lowell and catch the group Kayaga!

Mountain fare ski weekend, see entry under Friday, Feb. 5.

Ski or hike, sponsored by Andover Chapter of Appalachian Mountain Club (AMC), Merrimack River Trail, bring water and snack, meet at guard house at end of Minuteman Drive, 1:30 p.m., Fred Snell 686-3647.

ONGOING

Art Exhibitions

Essex Art Center, paintings by Stephen LaPierre and sculpture by Jack Welch, through Feb. 5, Tuesday-Thursday, 10 a.m.-6 p.m., Friday, 10 a.m.-5 p.m., Saturday, 10 a.m.-2 p.m., 56 Island St., Lawrence; 685-2343.

Memorial Hall Library, Richard Yee, artist of the month for January, Elm Square; 623-8401.

Robert Lehman Art Center, Mixed Metaphors and Media, through March 7, Tuesday-Friday, 8:30 a.m.-5 p.m., Saturday, 8:30 a.m.-noon, Sunday, 2:30-5 p.m., Brooks School, 1160 Great Pond Road, North Andover; 725-6232.

Pottery Potentials

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Feb. 3 - MOSAIC MIRRORS
Feb. 10 - HEARTS-HEARTS-HEARTS
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CALENDAR

(CALENDAR continued from page 26)

Senior Center artists, talented artists participate in art classes and enjoy the "drop-in group" on Wednesday and Thursday mornings, art display of oils, watercolors, pencil, pen and ink, pastels and oriental brush art is in the Music Room; Andover Senior Center, Whittier Court, 623-8321.

Vertu Fine Art Gallery, *Carnival and Sky*, photograph exhibit, and Mill #1, The Tannery, 50 Water St., Newburyport; (978) 462-3735.

Brush Art Gallery, *Dreamweavers: Symbolist Tendencies in Contemporary New England Art*, through Feb. 7, *Landscape: Views & Visions*, Feb. 14-April 11, wheelchair accessible, Tuesday-Saturday 11 a.m.-4 p.m., Sunday noon-4 p.m., 256 Market St., Lowell; (978) 459-7819.

McQuade Library Art Gallery, paintings by Boston artist Lena Marchi, through Jan. 30, Monday-Friday, 9 a.m.-5 p.m., Saturday, 9 a.m.-4:30 p.m., Sunday, 1-5 p.m., Merrimack College, junction of Routes 114 and 125, North Andover; 837-5255.

Theatre

Arcadia, comedy of two sets of characters separated in time by 185 years, Jan. 28-Feb. 14, Thursdays, 7 p.m., Fridays, Saturdays, 8 p.m., Sundays, 3 p.m., \$10-\$22, Persephone Theatre, Firehouse Center for the Arts, Market Square, Newburyport; (978) 462-7336.

I Do I Do, a romantic musical that celebrates a 50-year marriage, presented by Amesbury Playhouse, Jan. 28-Feb. 14, Thursday-Saturday, 7 p.m. dinner, 8:30 show, Sunday dinner 5 p.m., show 6:30 p.m. show-only \$10.50-\$12.50, dinner-show, \$20-\$29, 194 Main St., Amesbury; (978) 388-9444.

Full Gallop, comedy about the legendary, irrepressible Diana Vreeland, presented by Merrimack Repertory Theatre, Wednesday-Sunday, through January 31, 50 E. Merrimack St., Lowell; (978) 454-3926.

Meetings/Activities

Adult Learning Center, 243 South Broadway, Lawrence, offers free citizenship classes Monday

TOWNSMAN TEASER



Illustration by Don Mathias

Q: Even bald town department heads fear them, at budget time.

A: _____

Word clues: 1. Georgia Tech mascot (4 letters).
2. Cold and short (4 letters).

About the teaser: All teasers are Andover-related and contain a pun. Crossword-style clues are given for each word in the solution. Answer next week.

and Wednesday, 12:30-3:30 p.m.; Karen Sheridan 975-5917.

Al-Anon, Thursdays, 7:30 p.m., St. William's Church basement, Main Street, Tewksbury; Dottie 851-7655.

Andover Great Books Group, meets second and fourth Tuesdays, discusses book of the week, activity room, Memorial Hall Library, 7:30-9 p.m.; Jean McGreehan 667-9610.

Andover Choral Society, all voice parts are welcome to join, auditions are not required, rehearsals are held Mondays, 7:20 p.m., Christ Church, Central Street; Christy Puntoni 470-8747.

Bridge game and lessons, Wednesdays, 7:15 p.m., Unitarian Universalist Church, 6 Locke St.; (603) 382-0123 J. J. Zamierowski.

Men's woodcarving group meets on Mondays at 9 a.m. on a drop-in basis at Andover Senior Center, 36 Bartlet St.; 623-8321.

Newcomers Club of the Andovers, social club for residents of Andover and North Andover, variety of activities, membership open to new and established residents; Linda Ianelli 686-2263, or Linda Latta 975-8767.

North Shore Chorus rehearsals, women over 18 who enjoy singing and performing, can "carry a tune," have good sense of humor, 7:30 p.m., Lutheran Church, 280 Broadway, Wyoma Square, Lynn; Pat Fitzgerald (617) 324-1484.

Merrimack Valley Camera Club, Wednesdays, 7:15 p.m., Trinitarian Congregational Church, 72 Elm St., North Andover; Sarah Musumeci 688-1116.

Country-western dancing, El Dorado Room, Old Nashua Road, Dracut, Sundays, 7 p.m., couples and line-dance lessons, cash bar; (978) 772-2195.

Country-western dancing, Moose Lodge, North Street, North Reading, Fridays, 7:30 p.m.-midnight, couples and line-dance lessons, \$5 donation; Ken (978) 772-2195, or 664-2721.

Folk dance, Skirts and Flirts Square Dance Club, weekly Thursday classes, 7:30-9:30 p.m., Shawsheen Elementary School, Shawsheen and Hopkins streets (Route 12), Wilmington; (978) 658-4022 or 658-3480.

Lowell Opera Company rehearsals Mondays, 7:30 p.m., new members welcome, auditions not required, First United Baptist Church, Church Street, Lowell; Vita Selvaggio (978) 453-3610.

The Merrimacks 978 Toastmasters Club public-speaking skills meetings, second and fourth Mondays of month, guests welcome, Prescott House Nursing Home, North Andover, 7-9 p.m.; Pat Meredith 681-8014.

Merrimack Valley Camera Club, meets every Wednesday, 7:15 p.m., visitors welcome, Trinitarian Congregational Church, Elm Street, North Andover; Sarah Musumeci 688-1116.

Merrimack Valley Chapter of Embroiders Guild, third Tuesday of the month; Lee Oullette 458-6183, or Jane McCord 942-1349.

Newburyport Civil War Roundtable, meets first Monday each month, Ten Center Street Restaurant, 10 Center St., Newburyport, 7:30 p.m., Victoria Ladd 373-1723, or Kevin Brightney 465-2215.

Methuen Community Band rehearses every other Thursday 7-9 p.m., all instruments and levels of skills welcome, band room, Methuen High School, 1 Ranger Road, Methuen; Lori (978) 794-1973.

Newburyport Choral Society rehearses Mondays, 7:30-10 p.m., Central Congregational Church, corner of Pleasant and Titcomb streets, Newburyport; (978) 462-0650.

North Reading Community Chorale invites anyone who enjoys singing to

(CALENDAR on page 28)

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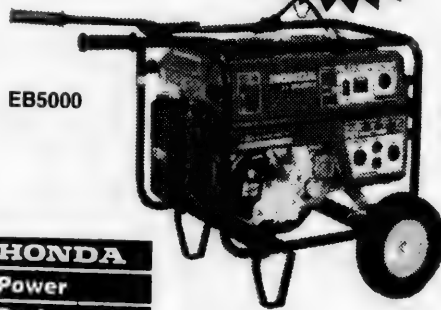
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CALENDAR

(CALENDAR continued from page 27)

join their rehearsals Mondays at 7:30 p.m., at Hood School, Haverhill Street, North Reading; (978) 664-3594.

North Shore Chorus of Sweet Adelines International, welcomes women over 18, rehearsals every Monday at 7:30 p.m. at Lutheran Church, 280 Broadway, Wyoma Square, Lynn; Gloria Kozlosky (617) 233-5732 or Pat Fitzgerald (617) 324-1484.

Pre-Alateen, for ages 6-12, Thursdays, 6:30 p.m., Pines of Tewksbury, 2580 Main St., Tewksbury; Dottie 851-7655.

Single Eights Square Dance Club, 6 p.m., \$5 donation, First Calvary Baptist Church, Massachusetts Avenue and Route 125, North Andover; Carol (978) 851-7876.

Square-dancing, teens, couples, and singles, Mondays, Amvets Hall, Primrose Street, Haverhill, 8 p.m.; Jeanne (617) 279-4328 or Eddie 774-7266.

The Single Life Reading chapter, open to singles over age 21, Andover meetings; Nigel 794-4427.

The Social Connection (TSC), a singles group for ages 30-60; (800) 628-7651.

South Asia book discussion group, meets the second Thursday of each month, 7:30 p.m., Memorial Hall Library, Elm Square; Champa Bilwakesh 475-3346 or Norma Gammon 623-8400.

Yankee Doodle Cloggers, for ages 7-70+, meets Mondays, Union Congregational Church, 148 Haverhill St., North Reading; Claire (978) 667-2752.

Museums and Historic Homes
Addison Gallery of American Art, Phillips Academy, Route 28 and Chapel Avenue, *Willem de Kooning: Drawing Seeing/Seeing Drawing*, through March 28, *Frame Work: American Pictures and Frames*; 749-4017.



Seeing is believing - de Kooning's *Seeing/Seeing Drawing*

Andover Historical Society permanent exhibit: Amos Blanchard House and Barn Museum, containing period rooms from 1820s to 1840s, with 19th-century farm and woodworking tools, library and office hours 9 a.m.-5 p.m., Tuesday-Friday, 9 a.m.-3 p.m., Saturdays, Mondays by appointment; \$4

adults, \$2 children, members free; Andover Historical Society, 97 Main St., 475-2236.

North Andover Historical Society, 153 Academy Road, North Andover, maintains two sites that feature museum galleries: 1789 Johnson Cottage, an artisan's home and workshop, and 1715 Parson Barnard House, depicting life from 1715-1830, permanent and changing exhibits highlight local life from the 17th-20th century, library and archive, \$3 adults, \$1 children, \$2 seniors, Johnson Cottage, tours Tuesday-Friday 10 a.m.-noon and 2-4 p.m., \$5 adults for a combined tour of both properties; 686-4035.

Lowell National Historic Park, history of the American Industrial Revolution, guided tours of cotton and textile mills, canals, Suffolk Mill Water Power Tour, Boott Gallery, John Street; Suffolk Mill Turbine Exhibit, noon-4:30 p.m.; tours include Nature of the Merrimack; Canal and River Cruise; Harnessing the Merrimack; Pawtucket Canal Tour; Working People Exhibit; Boott Cotton Mills Museum, Monday-Saturday, 9:30 a.m.-5 p.m., Sunday, 11 a.m.-5 p.m., \$4 adults, \$2 seniors, free youth 5 and under; (978) 970-5000.

Nature of the Merrimack boat tours, sponsored by Lowell National Historic Park, two-hour boat tour along Pawtucket Canal, through Guard Locks lock chamber onto Merrimack River, participate in water quality testing and locate schools of fish, Monday-Thursday, 10:30 a.m., Lowell National Historical Park Visitor Center, 246 Market St., Lowell; RSVP (978) 970-5000.

Exploring Lowell, join a ranger for a 30- to 90-minute program exploring a variety of Lowell-related topics, all tours are free, 1 p.m., Lowell National Historical Park Visitor Center, 246 Market St., Lowell; 970-5000.

New England Quilt Museum, *Eyewinkers, Tumbleturds and Candlebugs: The Art of Eliza-*

beth Talford Scott, through March 6, 10 a.m.-4 p.m. Tuesday-Saturday, noon-4 p.m. Sundays, \$4, \$3 students/senior citizens, 18 Shattuck St., Lowell; (978) 452-4207.

Robert S. Peabody Museum of Archaeology, *Blanket Statements: A Brief History of Native American Trade*, until July, Tuesday-Saturday, noon-5 p.m., 175 Main St.; 749-4490.

Peabody Essex Museum, *Capturing Poseidon: Photographic Encounters with the Sea*, through April 11, *The Real Witchcraft Papers, Going Places in Asia, A Folk Art Sampler, Order & Elegance: Masterpieces of Federal Furniture from Coastal Massachusetts, Ancient New Englanders: Bullbrook*, all Monday-Saturday 10 a.m.-5 p.m.; Sunday noon-5 p.m. \$8.50 adults, \$7.50 seniors, students, \$5 children ages 6-16, free, children 5 and under, \$20 family rate, Phillips Library, Monday, Tuesday, Wednesday, Friday, 10 a.m.-5 p.m., Thursday 1-8 p.m. Liberty and Essex streets, Salem; (978) 745-9500 or (800) 745-4054.

Custom House Maritime Museum, Monday-Saturday 10 a.m.-4 p.m., Sunday, 1-4 p.m. closed Wednesday afternoons, \$3 adults, \$2 seniors and youth ages 5-17, members free, operated by Newburyport Maritime Society, 25 Water St., Newburyport; Cynthia Novotny (978) 462-8681.

Cushing House Museum, 98 High St., Newburyport, *Generations of Newburyport Silversmiths*, a chronology of 18th- and 19th-century silver as exemplified through distinguished Newburyport artisans, \$4, members free; (978) 462-2681.

Wenham Museum, A display of Black dolls from the museum's doll collection, in celebration of Black History month, gallery walk through exhibit, Tuesday, Feb. 2, 10 a.m., Tuesday-Sunday, 10 a.m.-4 p.m., \$4, \$3.50 seniors, \$2 children 3 and over, 132 Main St. (Route 1A), Wenham; (978) 468-2377.

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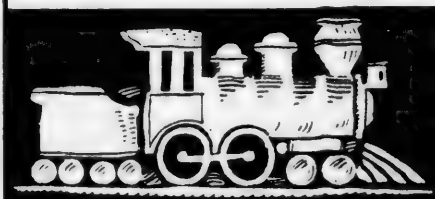
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Living

Lecture on the history of portraiture at the Andover Historical Society

The Andover Historical Society will present a lecture and an exhibition opening of contemporary portraits by two Andover photographers tonight, Thursday, Jan. 28, at 7.

Mark Spencer, owner of Carriage House Photography, will speak on the history of portraits. The lecture, called "From Raphael to the Mac," covers the different ways artists have documented the human figure beginning with the Italian Renaissance painter Raphael, to today's use of computer-manipulated images on the Macintosh. Spencer will exhibit examples of his contemporary work in portraiture along with Cindy Efinger, owner of Cindy's Studio of Photography in North Andover. Both photographers have been documenting individuals and families in Andover for many years and use computers to create stimulating images.

A reception for the photographers follows the talk and is open to the public. The Andover Historical Society is located at 97 Main St. Call 475-2236 for more information.

Celebrate 'The New Year of the Tree' Feb. 3 at Merrimack College

Rabbi Everett Gendler, rabbi emeritus of Temple Emanuel of the Merrimack Valley, and Barbara Prolman of the Center for the study of Jewish Christian Relations at Merrimack College, will deliver a presentation on Tu b'Shevat, "The New Year of the Tree" Wednesday, Feb. 3, at 3:30 p.m. in Cascia Hall on the college campus. The presentation sponsored by the Center for the Study of Jewish Christian Relations and Temple Emanuel of Andover is free and open to the public.

Tu b'Shevat is celebrated on the 15th day of the Hebrew month of Shevat. Originally a time of noting the age of fruit-bearing trees to determine the time of harvesting and to assess taxes, Tu b'Shevat has become a holiday to focus on the cyclical nature of growth and change and to acknowledge our ecological responsibility to the earth.

For more information, call Merrimack College at 837-5428.

DCS winter registration continues

The Department of Community Services registration will continue at the DCS office until programs fill or classes start. Classes with opening for adults include: Guitar, four weeks beginning Feb. 1; Exploration of

Dreams, a four-week course beginning Feb. 1; English as a Second Language, a 10-week course beginning Feb. 1; To Your Heart's Delight cooking class on Feb. 2; Painting, an eight-week course beginning Feb. 3; Securities & Investments, a three-week course beginning Feb. 3; Foot Reflexology on Feb. 4; Introduction to the Internet, a two-week course beginning Feb. 4; and Practical Approach Photography on Feb. 10.

Openings in children's classes include: Junior Gardeners Workshop for grades 2-5 (see following related story); Tie-dye for third-graders; Young Authors Workshop, ages 7 and 8; Young Artists Workshop, ages 9-12; Study Skills, grade 3; and Minds on Math, grades 4 and 5.

Trips include New England Flower Show on March 18; Foxwood Casino on April 15; and The Big Apple Circus on April 21.

Program booklets with detailed class descriptions, meeting times and locations are available at the DCS office at 36 Bartlet St.; Memorial Hall

Library; Senior Center; Old Town Hall, 20 Main St.; or on the Internet at Andover's Web page (www.town.andover.ma.us).

The booklet lists classes, trips and programs sponsored by the Department of Community Services and Andover Youth Services.

For further information or to register, call the DCS office at its new number, 623-8274. Register by phone or fax with a Visa or Mastercard, or send payment to DCS, Town Offices, 36 Bartlet St., Andover 01810.

Junior Gardeners workshop

The Andover Garden Club (AGC) announced that its Winter 1999 Junior Gardeners Program will be co-sponsored by the Department of Community Services. "Senior" members of the AGC will continue to volunteer as course leaders and instructors for the four week series.

After many years of solo coordination of the Junior Gardeners, the

Andover Garden Club will have the participation of the town and the use of its facilities. Classes will meet at Bancroft School on Wednesdays, from 3:30 until 5 p.m., beginning Feb. 3. The other consecutive dates, exclusive of February vacation, are Feb. 10, Feb. 24, and March 3. The cost for all sessions, including a snack and all project materials, is \$20.

The series of four, hands-on garden workshops, are designed for children in grades 2-5. Each week will focus on a different topic about the wonderful world of gardening and feature an activity project which every child will make and take home. The first week is a Topiary Creation, like the fanciful animals at Disney World, but of course smaller. The second week is learning about birds, their migration and nesting habits, and the building of a one-of-a-kind bird feeder to attract our feathered friends. Week three covers the basics of flower arranging, for example, how the variety of colors and shapes may

(Continued on page 32)



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JANUARY HAPPY 1ST BIRTHDAYS



**Michael Donnelly
Cantone**

Michael Donnelly Cantone turned 1 year old on Jan. 20. His parents are Eileen and David Cantone of Park Street. Grandparents are Mae Cantone of North Andover and Patricia and Joseph G. Igan of Wilmington. Michael has two brothers, Dominic, 7, and Vincent, 2. "At Christmas, Michael put a Christmas tree light bulb in his mouth and his cheeks shone brighter than Rudolph's nose."



**Allison Jenna
Morgenstern**

Allison Jenna Morgenstern turned 1 year old Jan. 19. Her parents are Sharon and David Morgenstern of Andover. Grandparents are Stephen and Eileen Siben of East Islip, N.Y., and Don and Harriet Newman of West Palm Beach, Fla. Her great-grandfather Sidney lives in Brightwaters, N.Y. Allison has lots of fun playing with her playgroup buddies and enjoys reading, swimming and playing with Grandma Eileen's dog, Katie.



**Jack Thomas
Dougan**

Jack Thomas Dougan turned 1 year old Jan. 16. He is the son of Tom and Abby (Robb) Dougan. Grandparents are Don and Vicky Robb of Andover and Clint and Jean Dougan of Ipswich. His great-grandmother is Edith Faulkner of Melrose. Jack's favorite things are swimming, playing with "Zack-a-dog," and spending time with his friends, Nicole and Matthew.



**Michael Liam
Vieira**

Michael Liam Vieira celebrated his first birthday Jan. 5. He is the son of Dr. and Mrs. Peter A. Vieira of Dascumb Road. Grandparents are Mr. and Mrs. Richard Vieira of Raynham and Mr. and Mrs. Vasco Cordeiro of Fall River. Godparents Patricia and Lester Allen of Baltimore, Md., were here to celebrate with him. Michael loves to eat and play with his brothers, Ryan, 7, and Jesse, 5, and is expecting another sibling in August.



**Eric Leonard
Frankfort**

Eric Leonard Frankfort celebrated his first birthday Jan. 20. His parents are Gary and Allison (Hill) Frankfort of Westford. Grandparents are Leonard and Carole Hill of Andover and Robert and Barbara Frankfort of Comack, N.Y. Great-grandparents are Veva Hill of Holden and Arthur Siegel of Greenwich, Conn. Eric loves "wrestling" with his brother, Brendan, 4, and chasing the cats, Boo and Cheddar, both 10.



**Cara Jeanne
Cahill**

Cara Jeanne Cahill celebrated her first birthday Jan. 13. Her parents, Jeanne and Tom Cahill of Copley Drive, celebrated with a family party and a Teletubbies ice cream cake. Grandparents are Jeanette and John Stow of Andover. Great-grandmother is Helen Sheppard of Clearwater, Fla. Cara enjoys reading books and hanging out with her brother, Tommy, 12, and sister, Christina, 9. She loves to talk on the telephone, type on the computer, dance and share food with her dog, Whitey.



**Allyson Anne
Poole**

Allyson Anne Poole was born Jan. 17, 1998. Her parents are Jennifer and Mark Poole of Pelham, N.H. Grandparents are Joan and Bob Pelletier of North Andover and Maureen Ballard of Andover. Great-grandparents are Bernice Haggerty of Andover, Edna Foley of Reading and William and Barbara Poole of Springhill, Fla. Allyson loves playing with her cousin, Taylor.



**Erica Renee
Nork**

Erica Renee Nork celebrated her first birthday Jan. 14. Her parents are Janet and Sam Nork of Cameron Road. Grandparents are Bill and Mary Nork of Reno and John and Lorraine O'Brien of Stoneham. Her great-grandmother is Maria Corsetti of Stoneham. Erica has an older brother, Sean, and a big dog named Rex. She has seven aunts and uncles, two of which, Dave and Danielle O'Brien, live in Andover.



**Anthony Thomas
Christopher**

Anthony Thomas Christopher turned 1 year old on Jan. 15. He is the son of Anthony and Debbie Christopher of Hartford Circle. Anthony enjoys fine dining at McDonald's, a good Hi-C Boppin' Berry juice box, and singing and dancing to any Disney video. He is always learning new dance steps from his 2½-year-old sister, Jianna. "Look out, young ladies, this little guy is a heartbreaker," his parents say.



**Katherine Lorraine
Fraser**

Katherine Lorraine Fraser celebrated her first birthday Jan. 19. Her parents are Paul and Laurie Fraser of Lockway Road. Grandparents are Elinor Fraser of Reading and Lorraine Carvalho of Woburn. Katherine loves books, Barney, music and dancing. She adores her brother, Connor, 4½, and loves to be his shadow.



**Ashley Jordan-Lee
Giannone**

Ashley Jordan-Lee Giannone will turn 1 year old Friday, Jan. 29. Her parents are Anthony and Joscelyn Giannone of Andover. Her grandparents are Lucille Giannone of Andover and Mr. and Mrs. Garrett Engels of Melrose. Great-grandparents are Mr. and Mrs. Michael Dimeo of Saugerties, N.Y. Ashley loves to chase her brother, Michael.



**Sydney Cleland
Piazza**

Sydney Cleland Piazza was 1 year old Jan. 23. Her parents are John and Ashley (Cleland) Piazza of Boxford. Grandparents are Mrs. George E. Cleland and Mr. and Mrs. Paul F. Piazza, all of Andover. Sydney loves playing with her Golden Retriever, Duncan, and her two cats.

JANUARY HAPPY 1ST BIRTHDAYS



Hannah Celia
Krichmar

◀ Hannah Celia Krichmar celebrated her first birthday Jan. 22. Her parents are Karen and Steve Krichmar. Hannah has a brother, Danny, 5½.



Meghan Rose
Tucker

◀ Meghan Rose Tucker was born Jan. 12, 1998. Her parents are Catherine and Barry Tucker of Woburn Street. Grandparents are Phyllis Tucker of Lynn and Helen Smith of Marblehead. Meghan enjoys exploring the house, including the dishwasher, and going "bye-bye."



Isabella Dominique
Licata

◀ Isabella Dominique Licata turned 1 year old on Jan. 10. Her parents are Lauren and Carmine Licata of Methuen. Grandparents are Ronnie and Bob Pisco of Andover, Maryann and Carmine Licata of Methuen and Beth and Alan Weiner of Danvers.

ALL THOSE YEARS AGO

100 years ago

Stephen A. Jackson was called to his home in Nova Scotia this week on account of the death of his mother.

Druggist George H. Parker is able to be out again. Albert Lowe is in charge of the store.

Repairs on the dancing surfaces of the Town Hall are expected soon in anticipation of the Pilgrim's annual ball.

The recently elected officers of Lincoln Lodge, A.O.U.W., will be installed Monday evening. Several candidates will be initiated.

The hockey game scheduled between Phillips and Boston College for last Saturday was postponed to Saturday, January 28, on account of the weather.

The Parenthian Orchestra, Master Willie Black, violinist, Stanley Pratt, cornetist, Edward Foster, flutist, and Edward Hemmer, pianist, will furnish the music at a poverty party to be given in the Grange Hall this evening.

A petition is being circulated in town expressing the desire of the signers that such legislation to be enacted as shall make the real and personal property of educational institutions in the Commonwealth of Massachusetts subject to taxation.

The latest addition to the Phillips Academy gymnasium fund is an unsolicited contribution of \$3,000, received a short time ago by from Mrs. Byers of New York. There now remains about \$7,000 more to be raised before the \$30,000 required will be completed.

50 years ago

The driving classes that the Registry of Motor Vehicles has sponsored in various high schools for the past two years have contributed so much to the reduction of the accident rate of teenage drivers that the Registry, in cooperation with the Division of University Extension, is offering a driver education and training course as a service to the schools to help meet the need for additional trained teachers. The course at Punchard High School will be held Tuesdays, from 3:45 to 5:45 beginning February 1st. Registrations will be taken at 200 Newbury St., Boston, or at the first class meeting. Massachusetts veterans may enroll free of charge and veterans from out of state will be accepted under the G.I. Bill. Non-veteran residents' enrollment fee is \$14.00 and \$16.00 for out of state non-veterans.

New building construction in Andover during the past year took tremendous strides that nearly doubled the estimated value of construction during the previous year. At the same time there was a great increase in the estimated cost of additions and alterations over the 1947 period, and all told, the building program showed a tremendous growth in the value of construction for which permits were issued. According to the records of Building Inspector Ralph W. Coleman a comparative record for both years shows that for 1947 there were 125 permits issued for new buildings at an estimated cost of \$689,450, while in 1948 there were 169 new permits issued for new buildings at an estimated cost of \$1,224,109. Permits issued for additions and alterations in 1947 were 76 and for 1948 there were 78. While these remained almost the

same the estimated cost of construction jumped almost 50 percent, the earlier year being \$100,150 and last year \$147,600. The total estimated cost of new construction, additions, and alterations for 1947 was \$789,600 but the 1948 figure showed a tremendous gain that brought the total up to \$1,371,709.

Additional interests is projected into the coming town election with the entrance of Edward P. Hall of Dascomb Rd., in the contest of selectman and assessor. Chairman Sidney P. White of the Board of Public Works, and Louis E. Gleason, president of the Andover Taxpayer's Association, are already in this race. The three-year term of Howell F. Shepard expires this year and there is no indication from him that he intends to be a candidate for reelection. He is reported to be out of the state. Nomination papers in the interests of Mr. White and Mr. Gleason were in circulation last week. The former's term on the Board of Public Works expires in 1950. The decision of Mr. Hall to become a candidate for selectman and assessor brings into the race a man who held the office before and is a member of the Board of Appeals. He was elected in 1943 and served until 1946. To date there are two candidates for a single vacancy on the school committee. William A. Doherty is running for reelection. Eugene Bernardin Jr., 11 Abbot St., has taken out nomination papers in this contest. There are two members to be elected to the Board of Public Works this year. John H. Kelly of Holt Rd., whose term expires, is a candidate for reelection. Sanborn A. Caldwell, whose term also expires in 1949, is residing in another town and will not be a candidate. So far only Mr. Kelly has declared himself in this contest. The time for filing nomination papers expires Thursday, Feb. 3, at 4:30 p.m., and it is expected that several more candidates will have their hats in the ring at that time.

25 years ago

Friends who smoke together, choke together, according to the sign in a downtown Andover window, and equally ominous messages appeared all over town this week as the Andover High smoking campaign got into full swing. The object of "Project Breath" has been to get students and parents - in fact, the whole town - to go cold turkey. And if a smoking dad can close his ears to the warnings at home, it's unlikely he'll be able to escape them outside. The student project has literally attracted nationwide attention. In addition to local and Boston papers, news of the campaign has hit many radio and TV stations, and High

Happy 1st Birthday policy

► Babies celebrating their first birthdays, affiliated with Andover, may have their pictures in the *Townsmen* free. They will normally appear in the issue dated the last Thursday of the month, in the month of baby's first birthday. All babies having a February '99 first birthday will be published in the Feb. 25 issue. All photos must be received by 5 p.m. Friday, Feb. 19 (see box at right). The *Townsmen* publishes Births on the first Thursday of the month.

HAPPY 1st BIRTHDAY

~ 1999 key dates ~

ISSUE DATE	PHOTO DEADLINE
Jan. 28, 1999	Jan. 22, 1999
Feb. 25	Feb. 19
Mar. 25	Mar. 19
Apr. 29	Apr. 23
May 27	May 21
June 24	June 18
July 29	July 23
Aug. 26	Aug. 20
Sept. 30	Sept. 24
Oct. 28	Oct. 22
Nov. 24	Nov. 19
Dec. 30	Dec. 23

NEWS FOR SENIORS

By Pat Becker

Here are a few of the upcoming activities planned at the Andover Senior Center.

Newcomers' coffee

A newcomers' coffee hour will take place Tuesday, Feb. 2, from 9:30 to 10:30 a.m. The coffee is open to anyone unfamiliar with the programs and services the Senior Center has to offer. All Greater Andover seniors are invited to stop in and meet the

staff members, who will be happy to answer questions and address concerns.

Fix-it shop

The fix-it shop volunteers will be at the center Tuesday, Feb. 2, from 1 to 3:30 p.m. to take a look at small household items or appliances in need of repair. Appointments are not necessary.

Decorative egg-making

The Monday morning craft

class will be working on decorative egg-making projects for the spring and Easter craft sale. There is no cost for the class and all materials will be supplied. Come at 9:30 a.m. and join in.

Computer classes

The Senior Center will offer the following computer classes during February and March: a Microsoft Works word processing class at a cost of \$25; Microsoft spreadsheet class for \$15; beginners' class for \$15; and Introduction to the Internet for \$20. Registration will be held Thursday, Feb. 4, at 1:30 p.m. and Friday, Feb. 5, at 10 a.m. Registrations will not be accepted at any other time or over the phone. If demand dictates, additional sessions will be offered.

Movie matinee

Seven Years in Tibet, a true story of an Austrian prisoner of war who is transformed by his friendship with the young 14th Dalai Lama, will be shown Monday, Feb. 8, at the new time of 1 p.m.

Friday forum

Candace Gregorian, a registered pharmacist, will present a program on "Don't Mix and Match Your Medications" Friday, Feb. 12, at 9:30 a.m. She will show a video and discuss issues on medications and their interactions with other medications, herbal supplements, such as melatonin and St. John's Wort, and over-the-counter drugs.

Sunday brunch

A Sunday brunch will be held Feb. 14 from 9:30 a.m. to noon. Tickets are \$4. Advance reservations are required. Families are welcome.

Rhode Island flower show

The center will sponsor a trip to the Rhode Island flower show Thursday, Feb. 18. Renowned English horticulturist and author Rosemary Verey, who has designed gardens for Prince Charles and Elton John, will speak each day. Cost of the trip is \$22. Sign up at the front desk.

Peace and justice week

Merrimack College and the Senior Center will join forces for a peace and justice week Feb. 8-12. The week will feature visits to college classes, speakers and dinner, ecumenical prayer service in keeping with the Year of the Older Person theme as declared by the United Nations and a call to action. Seniors who are interested in participating should call Pat at the center.

Heart-saver course

The Senior Center, in cooperation with Holy Family Hospital, will offer a CPR course Monday, Feb. 1, from 1 to 4 p.m. The class will consist of a video, lecture and hands-on training with a certificate of completion. The class will be limited to 20 participants. Cost is \$4 and reservations are required.

Beginner's Tai Chi

Rachel Robinson, a Tai Chi instructor, will offer a new 10-week beginner's class Tuesday afternoons, beginning Feb. 2, if there is enough interest. Tai Chi is a relaxing exercise that can be practiced by almost anyone. Many students have found that doing Tai Chi regularly helps relieve headaches, tension, arthritis, neck and shoulder pain and sleeplessness. Call Pat at the center to register.

Men's breakfast

The men's breakfast, which was snowed out two weeks ago, has been rescheduled for tomorrow, Jan. 29. Reservations from the 15th will be honored. Call the center to make a reservation.

SOCIAL NOTES

(Continued from page 29)

be used to design an arrangement. The last week the children will make a bog-in-a-box and develop an understanding about bog ecosystems. There's surely something for every interest level, organizers said.

There are still openings but space is limited. Registration is now ongoing, until the class fills or begins.

Sign up at the DCS office, located in Town Offices, 36 Bartlet St., or call 623-8274, Monday through Friday from 8:30 a.m. to 4:30 p.m.

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SALEM, NH - 57 So. Broadway - Rte. 28 (Rte. 93 to Exit 1 to Rte. 28N - 1/2 MI. on right) (603) 898-9698
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HAMPTON, NH - 575 Lafayette Rd. - Rt. 1 (Approx. 1/2 mi. North of Galley Hatch) (603) 929-4447
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Make a promise.

It's the time of year when familiar promises begin: to exercise; to lose weight; to eat 'healthy'. If you want your New Year's Resolution to last, you may need a little extra help! Cedardale Health & Fitness is here to help you keep your promises. We've made a New Year's Resolution too: we're making it easier than ever for you to join us...

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- Personal Trainers
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- Basketball
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- Indoor Pool
- Steam
- Sauna
- Hot Tub
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- On-Site Rehabilitation Services-NRII
- Professional Staff

Your Dental HEALTH

by Richard D. Hopgood, D.M.D., F.A.G.D.

TOOTH DECAY

It is important to distinguish between "caries," the Latin word for "decay," and a "cavity," the hole that occurs if the caries has destroyed the tooth enamel and penetrates the tooth's dentin. Caries may first appear as a white or brown spot on tooth enamel. It is an indication that bacterial acids have begun to dissolve calcium and phosphate in the tooth enamel (demineralization). If it is detected early enough, it is possible to remineralize the enamel and stop decay by cleaning the teeth thoroughly, applying topical fluorides, and removing plaque. Otherwise, once a cavity forms, remineralization cannot fill it up. Left untreated, a cavity will continue to grow until it destroys the entire crown of the tooth.

Just as dental caries and decay are your teeth's worst enemies, brushing, flossing, and regular dental checkups are your teeth's best friends. Has it been so long since your last dental checkup that you can't remember when it was? Then why not take charge of your dental health in 1999 and call us at 475-2431 for an appointment. We offer a complete array of dental treatments, for all members of your family, at 296 Lowell Street, Rt 133, with easy access off Rt 93.

P.S. Dentin is the bone-like tissue that comprises the largest portion of the tooth.

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ALL THOSE YEARS AGO

(Continued from page 31)

School Principal Philip Wormwood has reported inquiries from *Newsweek Magazine* and the *Christian Science Monitor*. Project Breath committee members have appeared on a Lawrence radio show, as well as WCVB-TV; WBZ-TV interviewed them between pitches at East Junior High Monday, and WNAC-TV was expected to cover last night's meeting with parents at the high school. Wormwood has been taped for WHDH radio, and Channel 4 has been broadcasting an editorial complimenting the youths on their project. Co-chairmen Tim Driscoll and Mark Hamilton said this week it is all coming together pretty well. He added that a Marblehead official had called to bring pupils down to talk to the committee Wednesday; and that Manchester N.H. was sending representatives to Parents' Night.

Voters will face a warrant containing 74 articles, 21 of them dealing with street acceptances, when the annual town meeting convenes on April 1. Outward appearance of the warrant items indicates the possibility of a lackluster annual session, unlike those of recent years, with little preliminary indication of a major controversy. About the only items which could stir debate are three inserted by Former Town Manager Richard J. Bowen dealing with the Finance Committee, its duties and powers, and the reappearance of the Flood Plain zoning proposal by the planning board. Major money articles which will be

considered at the session, moved this year to April 1 to have a better concept of money from state and federal sources to determine effect in the town's tax rate include elimination of the Ballardvale Treatment Plant and tying in with the town sewer line, at an estimated cost of \$130,000. There will also be the usual annual request for drainage improvements at \$100,000, \$200,000 to improve water lines, \$120,000 to rebuild sections of Cross Street, \$50,000 for rebuilding the bathhouse at Poms Pond, and \$70,000 for renovations to town hall. There will also be consideration of an article asking \$310,000 for acquisition of some 75 acres in the Lowell Street, High Plain Road area for general town use, possibly for recreation and school use. The articles submitted by Former Manager Bowen, a resident of Bannister Road, deal with an increase in the size of the Finance Committee from seven members to nine and limited their power at the October town meeting.

Frank J. Hill Jr., 53 West Parish Drive, has announced his candidacy for election to the school committee. In announcing his intentions of seeking a return to the committee, Hill lashed out at what he called the "The Griggs Majority," on the current board. Hill was defeated by a close vote a year ago by John G. Wragg and John F. Lyons, who are apparently considered to be coupled with the present Chairman Frank Griggs. Hill said he decided to run because he believes the primary role of the school

committee is setting educational policy. Apart from the pressing issues of smoking and lice, the Griggs majority has paid scant attention to education during the past year, Hill states.

10 years ago

Phillips Academy will seek approval of a site plan for the renovation of old Abbot Academy at next week's planning board meeting. Restoration of the 1800-period campus buildings cleared a major hurdle yesterday when town planning staff offered no significant changes to the project at a review meeting with developer Rufus Choate and Associates. Laura Hill, Andover town planner, said some things need fine tuning, but it is going very smoothly at this point. Other than trimming of three units from the originally proposed 55 rental apartments planned for Draper Hall in order to allow fire vehicle access, the site plan is basically the same concept that was first unveiled in the fall of 1987, said Elaine Finbury of Rufus Choate. Finbury said the only difference will be period lighting in front of the buildings and in the lots. Hill expects the planning board to review the plan at its January 24 meeting and make a decision when the board meets again Feb. 7. In between, on Feb. 2, academy officials will also apply to the Zoning Board of Appeals for a special permit that will allow the apartment conversion.

Wednesday is School

Nurse Recognition Day, so be sure to stop by and say hello to nurses and health aides who staff your school. "They do a great job," said Andover's head nurse, Barbara Whiteside, who added that Andover is one of the few school systems that has full-time health coverage. The system employs a full staff of four nurses and seven health aides. The health staff of the schools take care of the injured and sick students, dispense required medication, and, at the elementary school level, make calls to find out why absent students aren't in school, Whiteside said. They also administer hearing, vision, and scoliosis tests, and act as consultants to school faculty. The staffers who will be celebrating Nurse Recognition Day along with Whiteside are Andover High School's nurse, Anne Wilkins, and health aide, Claire Doyle; West Middle School nurse Monica Costa and Doherty Middle School nurse Karin Taylor; the elementary school health aides, Bancroft's Jeanne Herman; Sanborn's Ruth Harrigan, West's Nancy Heavhan and South's Norma Morova; and Cheryl McGuire, health aide at the Childhood Center.

With several key reports unavailable, few firm budget decisions were made at a joint meeting of the Board of Selectmen and School and Finance committees Tuesday night. Instead the group pointed toward Feb. 22, when they hoped a list of capital projects and an accounting of state revenue would be available. A small faction led by School Committee member Susan Poore supported delaying the April 3 town meeting until a prioritized list of capital improvements could be incorporated into a town master plan. A master plan report is scheduled to be presented at town meeting, but town officials have said it is unlikely a completed master plan would be ready by then. Poore says if the reports aren't ready, they should consider moving the town meeting. Town manager Ken Mahony disagreed, saying he "didn't see any benefit to postponing the town meeting" over the few warrant articles affected by the capital projects. A general consensus seemed to agree that \$834,000 projected for capital maintenance projects should be spent.

—Compiled by
Matthew Konjoian

Make tracks with the Andover AMC

The Andover Chapter of the Appalachian Mountain Club has scheduled the following ski or hike events.

Feb. 5-7: Fifth annual mountain fare ski weekend, Waterville Valley. Cost of \$108 include two nights lodgings at comfortable mountain inn, two breakfasts, Saturday dinner. Call leader Larry Blood at (781) 944-0929.

Sunday, Feb. 7: Merrimack River Trail ski

Legislative Breakfast is March 5

The 4th Annual Legislative Breakfast for Merrimack Valley area providers of services to individuals with mental retardation/developmental disabilities will be held at Northern Essex Community College's Haverhill campus Friday, March 5, at 8:30 a.m.

Contact Joseph Romatelli, executive director, The ARC of Northern Essex County Inc., 4 Summer St., Room 6, Haverhill, MA 01830; or call him at (978) 373-0552.

or hike. Meet at 1:30 p.m. at guard house at end of Minuteman Drive. Bring water and a snack. Call Fred Snell at 686-3647.

Sunday, Feb. 14: Snowshoe or hike Maudsley State Park in Newburyport. Meet at 1:30 p.m. at parking lot. Call Joe Pirrello at (978) 521-0282.

Sunday, Feb. 14: Annual moonlight ski at Goldsmith Woodlands. Picnic fire at end of hike. Meet at 6:45 p.m. at trailhead on Route 28. Call Burt Batchellor at 475-3665 days.

Sunday, Feb. 21: Cross-country ski or hike Wildcat Conservation land in West Boxford. Meet at 1:30 p.m. at West Boxford library off Route 133. Call Steve Davis at (978) 352-2250.

Sunday, Feb. 28: Walk through historic downtown Andover. Meet at 1:30 p.m. at Moor and Mountain in Dundee Industrial Park. Call Liz Tentarelli at 470-2520.

Sunday, March 7: Hike Goldsmith Woodlands. Meet at 1:30 p.m. at trailhead on Route 28. Call Joe Pirrello at (978) 521-0382.

Beanie Baby Club Event

February 6, 1999
10 a.m. - 4 p.m.

Buy a Membership Kit
& receive your Clubby Beanie
Baby INSTANTLY
Kits \$10 - Clubby \$5.99
(Limit 5 kits per person)



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OBITUARIES

William H. Mahan Lawrence firefighter had been honored for service during the Battle of the Bulge

William H. Mahan, 76, of Andover died Saturday, Jan. 23, at home after a long illness.

Mr. Mahan was born and educated in Lawrence.

He served in Company B of the 54th Armored Regiment, 10th Armored Division during World War II and was awarded a Purple Heart. He received a Presidential Citation for his service during the Battle of the Bulge.

Mr. Mahan was a Lawrence firefighter for 25 years prior to his retirement, mostly at Engine 9 in South Lawrence. He also worked for the former Tyer Rubber Co. in Andover.

The avid golfer and fisherman was a member of St. Patrick's Church, Lawrence Elks, Knights of Columbus Lodge 67 and Lawrence British Club.

Members of his family include his wife of 49 years, Eileen (Gavin) Mahan of Andover; daughter and son-in-law, Donna E. and Louis Napoli of North Andover; sons and daughters-in-law, William F. and Lois P. Mahan of Newburyport and David E. and Ann Schroll of San Carlos, Calif.; four grandchildren; and several nieces and nephews.

His funeral was held Tuesday in St. Patrick's Church in Lawrence. Burial was in Immaculate Conception Cemetery, also in Lawrence.

Arrangements were by Rosinski Salem Street Funeral Home in

Lawrence.

Memorial contributions may be made to Saint Patrick's Building Fund, 118 South Broadway, Lawrence, MA 01843; or to Merrimack Valley Hospice, 1 Union St., Andover 01810.

Irving H. Nannis World War II hero was buyer for Raytheon

Irving H. "Bucky" Nannis, 75, of Andover died after a long illness Thursday, Jan. 21, at Wingate Nursing Home.

Mr. Nannis was born and raised in Lawrence. He had been a resident of Andover for 38 years.

The World War II veteran of the Army was a paratrooper for the 82nd Airborne. He was paralyzed during his service and received a Purple Heart and other medals of bravery.

Mr. Nannis was a financial analyst for Stride Rite Corp. and later a buyer for Raytheon.

He was a life member of Paralyzed Veterans of America and a former member of Temple Emanuel of Andover.

Members of his family include his daughters, Debbie Thompson of Manchester, N.H., Gail Nannis of Pelham, N.H., and Shelley Rossitto of New York; brother, Edward Nannis of Hampton Beach, N.H.; and seven grandchildren.

He was the widower of Sybil (Benett) Nannis.

Services were held at Temple Emanuel on Sunday. Interment was at Montefiore Cemetery in Pelham,

N.H.

Arrangements were by Goldman-Fisher Funeral Chapel in Malden.

Memorial contributions may be made to National Kidney Foundation, 105 Eastern Ave., Dedham, MA 02026.

Thomas R. Poucher Glass and window salesman was former resident

Thomas R. Poucher, 62, of Tewksbury and Oldsmar, Fla., died from complications of diabetes Thursday, Jan. 7, in St. Petersburg, Fla.

Mr. Poucher was born in Highland Park, Mich., and grew up in East Detroit.

After graduating from high school, he joined the U.S. Navy and served on the *USS Amberjack*.

He was a resident of St. Claire Shores, Mich., for many years and was a past president of that city's Jaycees.

Mr. Poucher was a resident of Andover for 12 years, before he moved to Tewksbury in 1994.

He was a glass/window salesman.

Mr. Poucher was a member of St. Matthew's Lodge AF&AM, a past patron of Andover Chapter No. 187 OES, and served on the advisory board of Andover Rainbow Assembly for girls. He was the first president of St. Matthew's Building Association and a member of Ballardvale United Church.

Members of his family include his wife, Sandra (Rockwood) Poucher; mother, Jane Poucher of Michigan; son, Kirk Poucher of Methuen; daughter, Julie Budzyn of Michigan; stepdaughter, Linda Merrill of New Hampshire; stepson, Charles Farr, also of New Hampshire; brothers, Lare Poucher of Michigan; Terry Poucher of South Carolina and Dan Poucher of California; sister, Pat DeLand of Michigan; four grandchildren; and eight nieces and nephews. He was the father of the late Scott Poucher and the son of the late Clarence Poucher.

(Continued on page 35.)

OBITUARIES Pages 34-35

Heaton L. Bullock, 68
Gerald J. Costanzo, 82
J. Spencer DeNapoli
Alfred G. Fortier, 73
Florence Grow, 80
William H. Mahan, 76
Irving H. Nannis, 75
Lorraine V. Perry
Thomas R. Poucher, 62
John J. Rynne, 87
Donald F. St. Jean, 78
Arthur J. Tisbert Jr., 75

Deaths Elsewhere

BULLOCK — Heaton L. "Mike" Bullock, 68, of Exton, Pa., died Wednesday, Jan. 6, at home.

Members of his family include his wife, Judith Marland Bullock, a former Andover resident.

COSTANZO — Gerald J. Costanzo, 82, died Friday, Jan. 22, at Academy Manor Nursing Home.

FORTIER — Alfred G. Fortier, 73, of Lawrence died Friday, Jan. 22, at home.

Members of his family include his son-in-law, John Trombley of Andover.

GROW — Florence (Mira) Grow, 80, of Methuen died Tuesday, Jan. 19, at Sunrise Care and Rehabilitation Center in Methuen.

Members of her family include her son, John W. Crow, and grandson, Timothy Crow, both of Andover.

PERRY — Lorraine V. Perry of Belmont died Monday, Jan. 18.

Members of her family include her son and daughter-in-law, John and Barbara Perry, and grandchildren, Danielle Perry and Laura Perry, all of Andover.

RYNNE — John J. Rynne, 87, of Tewksbury died Monday, Jan. 18, at Blair House in Tewksbury after a brief illness.

Members of his family include his daughter, Mary E. O'Sullivan of Andover.

Late Deaths

DeNAPOLI — J. Spencer DeNapoli of Boston, and formerly of Andover, died after complications from lymphoma Monday, Jan. 25, at Boston Medical Center.

He attended Andover schools and was a graduate of Austin Prep and UMass Lowell.

Calling hours are scheduled for today, Thursday, from 2-4 and 7-9 p.m. at the Dewhirst and Conte Funeral Home, 17 Third St., North Andover.

A funeral Mass will be celebrated at 10 a.m. tomorrow, Friday, Jan. 29, at St. Michael's Church in North Andover.

Burial will follow in West Parish Cemetery.

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OBITUARIES

Thomas R. Poucher

(Continued from page 34)

Cremation took place in Florida. Family services were held at St. Gabriel's Church in East Point, Mich. Internment was at Cadillac Memorial Cemetery in Clinton Township, Mich. A memorial service will be held in Andover at a later time.

Memorial contributions may be made to the American Diabetes Association, Attention: ADA Web, P.O. Box 96911, Washington, DC 20090-6911.

Donald F. St. Jean Retired from Raytheon

Donald F. St. Jean, 78, of Haverhill died Thursday, Jan. 21, at home.

He was a former resident of Andover.

The Navy World War II veteran received the Asiatic-Pacific Medal, American Theater Medal and WWII Victory Medal.

Mr. St. Jean retired from the Charlestown Naval Shipyard, where he was a naval architect, and from Raytheon in Andover.

He was a member of V.F.W. Post 2104 in North Andover and an avid boat lover and scuba diver.

Members of his family include his wife, Doris E. (Porter) St. Jean of Haverhill, formerly of Andover; sons, David L. St. Jean of Andover, Stephen St. Jean of Denver, Colo., and Donald R. St. Jean of Haverhill and his wife, Nancy St. Jean; daughter, Linda

A. Halani of Peabody; and five grandchildren.

A funeral service was held Monday at Christ Church. Burial was in Spring Grove Cemetery.

Arrangements were by Dewhirst and Conte Funeral Home.

Memorial contributions may be made to V.F.W. Post 2104, 32 Park St., North Andover, MA 01845.

Arthur J. Tisbert Jr. Heavy equipment operator was Andover native

Arthur J. Tisbert Jr., 75, of Readfield, Maine, died Monday, Jan. 25, at Maine General Medical Center in Augusta.

Mr. Tisbert was born in Andover.

The Navy veteran was a machinist's mate second class and served in the Sea Bees during World War II.

Mr. Tisbert was a heavy equipment operator for Local 4 of Operating Engineers in Lexington for more than 32 years.

He was a members of V.F.W., Arnold Greenwood Post 8349 in Methuen.

Members of his family include his son, Arthur Tisbert III of Readfield; daughters, Elaine Landry of Mount Vernon, and her husband, Jim Landry, Joanne Dunn and Tracy McGrew of Vienna, and Christine Kitson of Kentucky; brothers, Robert Tisbert of Foxboro, Albert Tis-

bert of Vermont and his wife, Dorothy Tisbert, Paul Tisbert of Haverhill, Louis Tisbert and his wife, Claire Tisbert, and Norman Tisbert and his wife, Jean Tisbert, all of Andover; sisters and brothers-in-law, Rita and James Nutton of North Andover, Pauline and Dave Hilbert of Pelham, N.H., and Janet and

Paul Girard of Methuen; and many nieces and nephews.

He was the widower of Bertha (Auger) Tisbert, father of the late Lorraine Degroot, brother of the late Alcide Tisbert, Helen Rouselle and Lorraine Tisbert and son of the late Arthur Joseph and Olivine (Couture) Tisbert Sr.

Calling hours are scheduled for today, Thursday, Jan. 28, from 9 a.m. to 12:30 p.m. at Roberts Funeral Home, 26 Bowdoin St., Winthrop, Maine. A Mass of Christian Burial will follow at 1 p.m. in St. Francis Xavier Catholic Church, also in Winthrop, with Rev. Sylvio Levesque, celebrant.

RELIGION NEWS

Weigh Down Workshop starting at BrookRidge Community Church

BrookRidge Community Church will offer its second Weigh Down workshop, starting with a free orientation Thursday, Feb. 4, from 9:30 to 11:30 a.m. The 12-week workshop is open to anyone who struggles with "feeling like a slave to food, fighting the diet battle, only to regain the weight soon after." The bible-based program teaches people to replace their devotion to the refrigerator with a more satisfying devotion to God. Each class will include a video lesson and time for sharing and prayer.

Each participant will receive a workbook and a set of 12 audiotapes. Childcare will be available for preschool children. BrookRidge Community Church is located at 16 Haverhill St. (Route 133), in the same building as Perpetual Motion.

For more information, call Roselle Heckendorn at 470-2651.

Proper nutrition to be discussion topic at Temple Emanuel

The Jewish Family Service of the Merrimack Valley, Sisterhood of Temple Emanuel and Hadassah will sponsor a get-together at Temple Emanuel on Haggetts Pond Road on Wednesday, Feb. 10, at 10 a.m.

Dietitian Maria Conger will discuss healthy eating and proper nutrition.

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Business

Business briefs ...

LaPlume takes part in maritime exercise

Navy Chief Warrant Officer **Robert A. LaPlume**, a 1978 graduate of Greater Lawrence Technical High School, recently participated in a large maritime exercise while aboard the guided-missile destroyer *USS John A. McCain*, based in Yokosuka, Japan.

LaPlume was one of more than 7,000 sailors to participate in Annulex 10G in the waters around Japan with the Japan Maritime Self Defense Force.

The bilateral exercise was designed to improve the U.S. and Japanese navies capability for coordinated and bilateral operations in the defense of Japan. LaPlume's ship focused on enhancing military-to-military relationships, improving command and control, and air, undersea and surface warfare.

Crew members visited Sendai, Japan, and participated in athletic contests and cultural activities, including visiting Matsushima National Park. The crew returned the hospitality by conducting tours of the ship.

The *USS John S. McCain* is an AEGIS destroyer. The computer-based AEGIS weapons system centers around a powerful radar that enables the crew to detect, track and fire on more than 100 targets at a time.

LaPlume joined the Navy in March 1980.

Tiberii made CEO of Rockport shoes

The Rockport Co. in Marlboro recently promoted **Tony Tiberii**, of Andover, to president and chief executive officer. Tiberii replaces Angel Martinez who returned to the Reebok brand as chief marketing officer.

Tiberii will report directly to **Paul Fireman**, CEO of parent company Reebok International Ltd., and participate in the Reebok President's Council with other presidents of the RIL brands, including Ralph Lauren Footwear and Greg Norman Collection. Tiberii will also work closely with Reebok International Ltd. on key initiatives such as shared services.

"Tony's promotion is an affirmation of his contributions to The Rockport Co. through his 16 years at Rockport, and it will also ensure the continuity of Rockport's strategic direction," said Fireman.

Prior to his appointment, Tiberii was Rockport's executive vice president, operations and chief financial officer. He brings continuity to the brand, not only because of his 16 years of executive management of the company, but because he was a key player in creating and executing Rockport's business and marketing strategies, which proved successful in attracting a younger, more active consumer.

The Rockport Co. Inc., a wholly-owned subsidiary of Reebok International Ltd. in

Is Intel the right connection for PictureTel?

The stories last week were couched in the buzzwords of business — "equity investment ... component pieces ... cross compensation ... broader markets."

And those things clearly were at the heart of an agreement between Andover-based PictureTel, the videoconferencing company, and chip maker Intel, manufacturer of the dominant microprocessor for computers.

The Jan. 18 agreement, announced the next day, first calls for Intel to make an "equity investment" in PictureTel of about \$30.5 million, which will translate into an ownership of about 10 percent of the company's common stock.

According to PictureTel spokesman **Kevin Flanagan**, a second part of the agreement means the two companies will now jointly develop future videoconferencing systems based on "open" personal computer architecture, instead of the hardware PictureTel has made until now with custom-made processor chips.

"It's a win-win for both companies," Flanagan says, because there will be "cross-compensation" each way. "If we're the ingredient in their core technology, we get compensated," he says, "and if it's the other way around, they do."

A third element of the agreement is that PictureTel will become the exclusive distributor of one of Intel's two videoconferencing systems. TeamStation is a conference-room personal computer that allows users to do both videoconferencing and other types of computing. PictureTel will also distribute an Intel software product called ProShare, but won't have an exclusive on it.

"This fleshes out our product line," Flanagan says, "and it's good for both companies in the long run, because we'll both be doing what we do best."

While this is exciting news for PictureTel and its employees, for the average consumer the more significant news is that the deal is another signal that the video telephone is no longer out there in some far-distant future.

Indeed, the prices for getting at least the hardware and software for desktop videoconferencing is no longer out of reach for all but the wealthy.

One of the most portable of the Pic-



Conference call — A team of PictureTel employees demonstrates one of the company's videoconferencing products. PictureTel just announced a major agreement with dominant computer chip maker Intel.

tureTel products is called SwiftSite. Its code name when it was under development, Flanagan says, was "Snoopy," named after the dog in the cartoon strip Peanuts, because just as Snoopy slept on the top of his doghouse, the unit sits on the top of the computer monitor.

"There is a camera, a microphone and all the electronics in a little 10-pound box," Flanagan says.

That unit is still a bit pricey for the home, at \$5,500 to \$10,000, but Flanagan says the company also has desktop products with a list price as low as \$1,200, and Intel's ProShare is only \$800. The prices of all these products, as is the case in just about every high-tech arena, will probably go nowhere but down.

Of course, the major barrier to videoconferencing taking the place of the home telephone is not just computer hardware, but also the need for more sophisticated, and more expensive telephone lines to the home.

"But as that technology becomes more available, that is the direction things will go," Flanagan says, adding

that one of the goals of the agreement with Intel is to "broaden the market" for videoconferencing, and that means getting beyond selling strictly high-end systems to mid- to large-sized businesses, and into smaller businesses and even homes.

In response to one report that quoted an analyst saying the agreement could be bad for PictureTel in the long run, since Intel or other computer makers could package videoconferencing technology with computers and make it available "right out of the box," Flanagan says that won't be a problem, since PictureTel will be compensated whenever its products or technology are part of a larger system.

"We're not giving away technology," he says.

Will the agreement have any effect on employment? Flanagan says there are no plans to eliminate jobs, and that there could be job growth in the future, if things work out well. PictureTel now employs about 900 at its Andover headquarters, and another 550 throughout the world.

— Taylor Armerding

Stoughton, designs, markets and distributes engineered comfort footwear for men and women worldwide.

Real World announces expansion

While many technology companies have experienced business slowdowns

and employee layoffs this year due to the "Asian flu," Real World, of Andover, has continued to grow. The distributor of electronic components recently announced plans to add 15 new employees, increasing its total U.S. work force by one-third.

Real World's growth, while maintaining its position as one of the largest dis-

tributors in the U.S., can be attributed to the introduction this year of its Real World Solutions program. It incorporates Real World's family of guarantees, inventory management, special services and distribution into a customized solution for each client. Real World has created new positions in its sales and mar-

(Continued on page 38)

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Professional Profile

**Dr. Joseph A. Harrington**

Dr. Joseph Harrington is a licensed psychologist who has maintained a private practice in psychotherapy in Andover for over 30 years. Dr. Harrington specializes in treating individuals, couples and families who are experiencing relationship problems. "The complexities and constant change with our work situation creates added stress and strain on our relationships. People who are experiencing problems with their relationships need to learn to communicate and manage time between work and relationship responsibilities," said Dr. Harrington. His expertise gives him the ability to help people

understand all aspects of these complexities. Another area of expertise is the treatment of persons suffering from the effects of prolonged stress, tension and alcohol dependence. He is skilled in utilizing the tools of Behavioral Medicine including clinical hypnosis and hypnotherapy. Another focus of Dr. Harrington is working with executives on strategies to help them assure organizational health and insure appropriate future growth.

Previously, Dr. Harrington was the Director of Psychological Services at Merrimack College. He was a Professor of Psychology there and established

the psychology major at the college. He has been Coordinator of Professional Services at several rehabilitation centers dealing with alcoholism and drug treatment and prevention, and served as Assistant Superintendent of a maximum security prison.

Dr. Harrington's office is located at 24 York St., Andover. If you would like to explore the possibility of consulting with Dr. Harrington concerning your company's direction, career paths for yourself or your employees, or about personal and/or family issues, please call for an appointment at (978) 475-5392.

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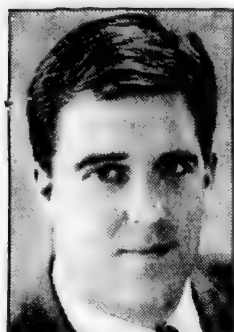
(Continued from page 36)

keting division to service clients taking advantage of this program.

"The success of the Real World Solutions program has necessitated an increase in our sales force," said **Peter LeSaffre**, president and CEO.

Founded in 1981 and headquartered in Andover, with offices in the U.S. and Taiwan, Real World provides products and services to help companies manage electronics procurement. Working directly with OEMs, CEMs, Systems Integrators and VARs, the company offers products in four commodity categories: CPUs, memory, semiconductors and storage devices.

Two new associates join Morris, Rossi & Hayes



Michael W. Morris Jr.

The partners of the law firm of Morris, Rossi & Hayes of Andover, announce that **Michael W. Morris Jr.** and **Wayne F. Simmons Jr.** have joined the firm as associates and that Simmons has been admitted to practice law in New Hampshire.

Morris comes to the firm after having practiced in the general trial department of Burns & Levinson LLP in Boston since 1996. He concentrated his practice in the area of insurance defense and product liability litigation. Morris graduated from Boston University School of Law in 1996. While a law student, he participated in Esdaille Moot Court and worked as a law clerk for Burns & Levinson LLP during his third year. Prior to attending law school, Morris was a group sales representative for UNUM Life Insurance Company of America in its Washington, D.C. office.

Morris received a bachelor's degree from Johns Hopkins University in 1991, where he became a member of the Phi Beta Kappa Society and graduated magna cum laude. He participated in the university's inner-city tutoring program, was rush chairman of the Sigma Phi Epsilon Fraternity and a member of

the Pre-Law Society, and was awarded departmental honors for his studies in history. Morris graduated from Phillips Academy in 1986, and was awarded the Webster History Prize while a student there.

He was admitted to the Massachusetts Bar in December 1996. He is a participant in the Central Catholic/Lawrence Boys & Girls Club Mentoring Program, and enjoys mountain bike riding and reading military history. The North Andover resident is the son of attorney and Mrs. **Michael W. Morris** of Andover.

Morris is engaged in the general practice of law concentrating in civil litigation, business and corporate law, probate law and real estate law.

Simmons has been associated with the law firm since January 1997. He is a graduate of Seton Hall University, School of Law, in Newark, N.J., where he was a member of the Criminal Law Society and Sports and Entertainment Law Society, as well as a finalist in the Spring First-Year Moot Court Competition.

As a law student, he served as law clerk in the law firm of Piro, Zinna, Cifelli & Paris in Nutley, N.J. He was sworn in as a member of the Massachusetts Bar in December 1996.

Simmons completed his third year of law school as a "visiting student" at Suffolk University Law School in 1996. He served as a student attorney in the Suffolk University Voluntary Prosecutors Program where he practiced in the Plymouth County District Courts in both Brockton and Fall River.

Simmons received a bachelor's degree in government and politics from the University of Maryland in College Park, Md., in 1991.

He is a member of the board of directors of Fidelity House, was a funding panel member for United Way and is a mentor in the Central Catholic/Lawrence Boys & Girls Club mentoring program. Simmons and his wife, **Holly**, live in Lawrence.

Maren named senior vp at Fleet Financial

Fleet Financial Group has named **Meredith Maren**, daughter of **Bill** and **Bunny Maren** of Andover, senior vice president of Corporate Marketing Group. She will report to **Betsy Richardson**, senior vice president of Corporate Marketing Group at Fleet.



Going global — **Tim Vaill**, of Andover (second from left), president of the Boston Private Bank & Trust Co., is shown at a recent luncheon hosted by the World Affairs Council and featuring MIT Professor **Lester Thurow** (center), who spoke on "Making a global economy work without a global government. The bank sponsored the event. Also in the photo are (from left) **Ira Jackson**, executive vice-president of BankBoston and WAC president; **Mark Thompson**, BPB&T executive vice-president; and **Stu Krusell**, WAC executive director.

Maren was most recently vice president, management supervisor at Hill, Holliday in Boston. In her 12 years with the agency, she worked on PriceWaterhouseCoopers, John Hancock Financial Services, Reebok Golf and Spalding accounts.

Maren is a graduate of Bowdoin College.

Dr. Muto opens practice

Dr. Paula Muto, of Andover, has opened a general and surgical practice in Lawrence. She graduated from the Pike School, Phillips Academy and Amherst College and received a medical degree from NY Medical College.

Dr. Muto completed general surgery training at Tufts-New England Medical Center in Boston and a vascular fellowship at the Lahey Clinic in Burlington. She had been in practice on the North Shore and has now joined her father, **Dr. Rudolph Muto**, in Lawrence.

Vascular surgery includes the treatment of arterial and venous disease of the extremities, aneurysm surgery and surgery for the prevention of stroke. Dr. Muto will also practice general surgery, which includes breast surgery and minimally invasive surgery (laparoscopic).

Dr. Muto recently moved back to Andover with her husband, **Jonathan Gordon**, M.D., a general and vascular

surgeon who will join the medical staff of local hospitals. They have two children.

Vicor introduces two new converter accessories

Two new accessory modules for use with Vicor 2nd Generation 48V Input DC-DC converters are available: a filter module (FiltMOD) and the 2nd Generation Input Attenuator Module (VI-IAM2).

The FiltMOD provides common-mode and differential-mode filtering. The IAM2 provides inrush current limiting, input transient and surge protection.

The FiltMOD meets the requirements of EN55022 "B," FCC "A" and Bellcore GR-001089-CORE, Issue 1 when used with any combination of 2nd Generation converters up to maximum rated power. It can accommodate up to 75 Vdc input (100Vdc for 100 ms), and it comes in 8 and 12 Amp versions.

The IAM2, when used alone with a 2nd Generation module, provides inrush current limiting, input transient and surge protection. It can accommodate a maximum of 75Vdc, steady state (100Vdc for 100 ms) and comes in 10 Amp and 20 Amp versions.

When used in combination with the FiltMOD, the IAM2 meets the input transient requirements of ETS 300 386-1, class 2 and Bellcore, TR-NWT-000499. It also meets the EMI requirements of EN55022 level B, FCC level A, and Bellcore GR-001089-CORE, Issue 1.

The 2nd Generation 48V Family comprises three groups of eight modules: eight each of the Maxi, Mini, and Micro modules, each providing output voltages of 2, 3.3, 5, 12, 15, 24, 28, and 48 Vdc. The MaxiMOD group offers output power from 200 to 500 Watts; the MiniMOD group from 100 to 250 Watts; and the MicroMOD group from 50 to 150 Watts.

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Sports

AHS ROUNDUP: Girls gymnastics team suffers rare dual-meet loss

Girls and boys varsity b-ball teams qualify for MIAA Division 1 North Tournament

After stunning Central Catholic 57-54, Warriors want to know: Who says Central can't be beaten?

(Continued from page 1)

calmly sank two free throws with two seconds left after an intentional foul by Central, icing the win.

The victory, Andover's sixth straight, puts the Golden Warriors in first place in the conference with a 10-3 record overall, and 7-1 in the MVC.

Central is now 12-3 overall and 7-2 in the MVC.

Andover center Paul Wysocki scored 15 points, including his two clutch free throws, grabbed eight rebounds and blocked three attempted Raider shots.

Tommy McLaughlin scored a game-high 20 points, with 14 of those coming in the first half, vaulting Andover to a 33-31 lead at halftime.

Earlier, the Andover High boys varsity hoopsters battled to the championship game of the Time/Warner Classic at Harvard University before dropping a 49-41 decision to former stand-out AHS point-guard Chris Bartley's Medford crew.

The Golden Warriors reached the title clash with a 67-58 win over rebuilding Malden Catholic, formerly coached by AHS point-guard E.J. Perry, in the semifinal round.

That split, along with a surprisingly-lopsided 69-44 rout of Haverhill, left the locals at 9-3 overall and one win shy of MIAA Division 1 North Tournament qualification.

AHS then proceeded to secure that key triumph in its showdown battle Tuesday night with Central Catholic.

Junior guard Lindsey Pearson had 19 points, eight rebounds and seven assists as the Andover High girls varsity basketball team qualified for the MIAA Division 1 North Tournament with a 54-37 non-league victory over host Bishop Fenwick in Peabody.

The AHS girls gymnastics team may have to settle for a share of the Merrimack Valley Conference Division 1 title after being upset by North Andover, 133.85 to 132.50, earlier this week.

The Lady Warriors were without two of their top athletes, Capt. Kerri Krivelow (flu) and Laurie Willey (wrist injury).

That result left Andover, Methuen, Masconomet Regional and North Andover all within one meet of each

other in the tight battle for MVC top honors.

On the oval, the AHS girls indoor track team rolled to its fourth straight dual-meet win against Central Catholic and faced perennial power Chelmsford in an MVC Division 1 showdown yesterday.

GIRLS GYMNASTICS

The unexpected loss to North Andover, which set a school record for points in a meet, was only the second for AHS in the last 39 dual meets.

The Lady Warriors also defeated Dracut, 123.05 to 113.10, to improve to 4-1 this winter, 37-2 in the last 39 meets, 59-4 over the last 63 and 80-12 over the past decade.

Schedule

The Lady Warriors had a makeup dual meet at Lowell last night, and the locals travel to Tewksbury tomorrow night prior to hosting Wilmington next Monday night at the Dunn Gym (7 p.m.).

The dual meet season concludes next Thursday at Methuen High (7 p.m.), and two nights later it's back to Methuen for the annual MVC Championship Meet on Saturday (6 p.m.).

Injury report

The Lady Warriors have been without injured senior Capt. Laurie Willey, whose left wrist X-rays revealed no broken bones.

Willey, who had a cast up to her shoulder for almost two weeks, is now out of the cast and back to light workouts.

"It's very good news because we should have Laurie back in time for Sectionals and States," said coach Julie Chapman.

Senior Capt. Kate Gerry, meanwhile, continues to nurse a foot injury.

Andover 123.85

Dracut 113.10

After a nine-day layoff, the MVC Division 1 leaders returned to competition with a convincing victory over the host Middies.

Coach Chapman rested several of her top gymnasts in the meet, while Willey and Gerry were out injured.

Freshman Becky Hass took the only first place for AHS on the uneven bars, posting an outstanding 8.85 score, and she also finished fourth in floor exercise with an 8.7.

Andover runners-up were junior Krit Kearins on balance beam (8.3), freshman Bahaar Massihzadegan on bars (7.5) and senior Capt. Lindsey Rudolph in floor (8.9).

Freshman Tristina Carlson contributed a third in vault (7.8), while Rudolph tied for third on bars (7.3), freshman Jackie Barry was fourth on beam (7.6) and sophomore Maureen

Lothrop fourth in vault 7.5.

Other scorers on bars were sophomore Kaitlin Doyle (7.1), freshman Corey Greene (5.8) and freshman Mary Palumbo (5.6).

Senior Capt. Kerri Krivelow registered a 7.4 on beam, while Rudolph had a 7.0 and Doyle a 6.9.

Palumbo scored 7.2 in vault, freshman Hilary Cohen had a 7.1, freshman Robyn Ginsberg a 6.4 and freshman Chrissy Vanderheiden a 5.9.

Massihzadegan recorded a strong 8.6 in floor, sophomore Leslie Nichols scored 7.0, Lothrop 6.9 and Carlson 6.9.

Dracut freshman Amy Trager led her team with first-place finishes in floor (9.0), vault (8.2) and on beam (8.5). She was also the top all-around with a 32.90.

Andover did not enter an all-around in the meet.

North Andover 133.85

Andover 132.50

Becky Hass placed first on the uneven bars (8.75) and in floor exercise (sizzling 9.3) as the meet's only individual double winner.

She also finished second all-around with a 35.00 total to lead the Andover effort.

"It's our first loss to North Andover in a long time — maybe ever," said coach Chapman. "The scoring in the vault and floor was inconsistent which made the loss more irritating and tough to take."

AHS had a pair of seconds from Hass in the vault (8.675), and Jackie Barry with a personal-best balance beam score of 8.75.

Contributing fourth places for the locals were Bahaar Massihzadegan in vault (8.325) and Lindsey Rudolph in floor (8.85).

Rudolph was also third all-around with a 32.60.

Other strong scores in floor were contributed by Massihzadegan (8.45), Gretchen Fuhr (8.2), Krit Kearins (8.1) and Maureen Lothrop with a personal-best 7.75.

Rudolph registered an 8.15 in vault, Kearins and Fuhr both scored 8.0 and Lindsay Shaheen had a 7.4.

Kate Gerry and Hass posted identical 8.3 scores on beam, Rudolph contributed an 8.2, Leslie Nichols and Kearins both 7.85.

Other AHS competitors on bars were Kaitlin Doyle with a 7.45, Rudolph and Massihzadegan 7.4 each and Corey Greene 6.0.

Alicia Moulton of North Andover placed first in vault with an 8.85, second in floor at 9.25, second on bars at 8.6 and third on beam at 8.45.

That was enough to edge Hass for top all-around with a 35.15.

Rebecca Burbank was first on beam (8.85) and fourth all-around (32.075) for the Scarlet Knights, while Lyndsay Roy had a trio of third place finishes on bars (8.0), in vault (8.45) and floor (9.05).



◀ Kate Gerry

▼ Becky Hass



Photos by Lisa Adelsberger

The girls gymnastics team suffered its second loss in the last 39 dual meets, losing unexpectedly to North Andover, 133.85-132.50, which set a school record for points in a meet. Kate Gerry (left) and Becky Hass (right) posted identical 8.3 scores on beam. Hass placed first on the uneven bars (8.75) and in floor exercise (9.3) as the meet's only individual double winner.

BOYS BASKETBALL

Defending Eastern Mass. Division 1 champ Medford, which knocked Andover out of the Division 1 North Tournament in last year's quarterfinals, 59-47, played another strong defensive game to snap the locals' seven-game win streak in the Time/Warner final at Harvard University.

Schedule

The Golden Warriors play at Lowell tomorrow night, and next week host Tewksbury (Tuesday) and journey to Dracut (Friday) to complete the schedule against MVC Division 2 teams.

Scoring leaders

Tom McLaughlin continued to pace AHS through 12 games with 268 points (22.3 average), while Paul Wysocki had 192 points.

TIME/WARNER CLASSIC

CHAMPIONSHIP GAME

Medford 49

Andover 41

The lightning-quick and defensively-disciplined Mustangs broke a 23-23 halftime time by outscoring Andover 26-18 over the final 16 minutes.

The Golden Warriors actually had a six-point lead in the second half, but tired down the stretch run of their third game in four days.

Paul Wysocki and Tom McLaughlin led the way against Medford, currently ranked No. 3 in Eastern Mass., with 13 and 12 points respectively.

Capt. Brian Anderson tossed in seven points, while junior swingman Brad Stubenhaus and junior guard Dave Cordima had four each.

Junior guard Pat Murnane completed the offense with a free throw.

The 41 points marked only the second time this season AHS has scored less than 60 in a game, the other time in a 55-53 Greater Lawrence Christmas Tournament third-round consolation win over Methuen.

The 49 points allowed also marked the fifth time this winter the locals have held an opponent below 50, including three of the last five games.

After the tourney final Wysocki and McLaughlin were named to the All-Tournament Team, while Anderson received a \$500 scholarship as one of the tourney's four Coaches Award winners.

SEMIFINAL ROUND

Andover 67

Malden Catholic 58

The locals received a strong 27-point performance from Tom McLaughlin to propel them into the title game.

It was the eighth time this season McLaughlin has scored 23 or more points.

Paul Wysocki once again was a force underneath, muscling his way for 17 points and ripping down 14 rebounds.

Senior guard Mark Rocca tossed in five points as nine players contributed to the winners' attack.

Junior point-guard Paul Bellacqua and Dave Cordima contributed four points apiece, Brad Stubenhaus and Pat Murnane had three each, Brian Anderson a field goal and senior forward Chris Demko a pair of free throws.

Bellacqua directed the offense with poise and confidence, distributing nine assists.

Andover 69

Haverhill 44

This first-place battle was supposed to be a tossup, and it was until super sophomore Tom McLaughlin put his personal stamp on the proceedings in the second half at the Dunn Gym.

Held to just five points in the opening 16 minutes, McLaughlin exploded for 23 in the second half and led an impressive 26-4 closing run that turned a 43-40 seat-squirm into a laughter.

Host Andover inched ahead 28-26 at halftime, a 13-2 run erasing an early Haverhill lead, and stepped up its man-to-man defensive intensity in the final 16 minutes.

Tommy Downtown nailed six three-pointers on the night, including two consecutive swishes early in the second half to give Andover the lead for good.

(Continued on page 42)

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**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of PAMELA J. WARD, 6 Lincoln Circle, Andover, Ma. for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the construction of an addition which will increase the non-conforming nature of the garage.

Premises affected are

located at 6 LINCOLN CIRCLE, Andover, MA in a Single Residence B District and is shown on Assessor's Map 71 as Lot 78.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

**OFFICE OF THE BOARD OF APPEALS
NOTICE OF HEARING**

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of JOHN J. HARZMOVITCH,

14 Clark Road, Andover MA 01810 for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-law and a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the construction of an addition that will not meet the minimum setback requirements.

Premises affected are located at 14 CLARK ROAD, Andover, Ma. in a Single Residence A District and is shown on Assessor's Map 137 as Lot 46.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, February 23, 1999, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on the application of the Raytheon Company for a Site Plan Special Permit to

allow the construction of a 75,290 square foot one story addition to the existing Fabrication Building at the Raytheon Facility at 350 Lowell Street, more specifically identified as Parcel 3 (and eight contiguous parcels) on Assessor's Map 155, the plans for which may be viewed in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER
PLANNING BOARD
Michael H. Miller, Esq.,
Chairman

January 28 &
February 4, 1999

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ROUNDUP

(Continued from page 39)

Junior 6-foot-6 center Paul Wysocki's basket kicked off a game-breaking 14-0 run that fueled the 26-4 closing burst.

McLaughlin led three AHS players into double figures with 28 points, while Wysocki finished with 14 and Capt. Brian Anderson had 13.

Chris Demko added four points, Brad Stubenhaus and Matt Brooks three each, Paul Bellacqua two and Rob Bolway his first basket of the season.

Joe Walsh pumped through 17 points as the only Haverhill player in twin figures.

The loss was only the second in nine games for the Hillies, who made two free throws all night.

GIRLS BASKETBALL

Victories over Bishop Fenwick and Notre Dame Academy, which followed a tough loss to Methuen, left Andover with an 11-4 overall record and 6-3 Merrimack Valley Conference Division 1 mark heading down the regular season homestretch.

Schedule

The Lady Warriors will be out to avenge a 50-46 early-season loss to Chelmsford when they host the Lions in an MVC Division 1 game tomorrow night at the Dunn Gym.

Next week the locals are at Dracut on Tuesday and home versus Lowell on Friday.

The regular season ends with huge back-to-back pre-tourney tuneups Feb. 9 at Haverhill and Feb. 16 home versus Methuen.

All varsity games tap off at 7:30 p.m.

Scoring leaders

Andover could finish with as many as seven players scoring 100 or more points this season.

After 14 games (not including Tuesday night's NDA game), Janice Copolino was top scorer with 139 points, Lindsey Pearson vaulted into second place with 128, Lisa Tisbert 116, and Shannon Sweeney 90.

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of CHARLES & JUNE SHATTUCK, Broad Bay Road, Box HC65, Ctr. Ossipee, N.H. 03814 for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow the construction of a single family residence on a lot that does not meet the minimum dimensions of the Zoning By-Law.

Premises affected are VACANT LAND WITH FRONTAGE AT 146 SUMMER STREET, Andover, MA in a Single Residence A District and is shown on Assessor's Map 4 as Lot 66.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of MARY LOUISE RYAN & JUDITH L. WHITE, 7 Virginia Road, Andover, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law and/or a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the construction of an addition that will not meet the minimum setback requirements.

Premises affected are located at 7 VIRGINIA ROAD, Andover, MA in a Single Residence B District and is shown on Assessor's Map 88 as Lot 28.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of HERBERT C. & DORIS HARRIMAN, 51 North Street, Andover, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law and a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the construction of a farmer's porch that will not meet the minimum setback requirements.

Premises affected are located at 51 NORTH STREET, Andover, MA in a Single Residence C District and is shown on Assessor's Map 128 as Lot 38.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of CARYN & WILLIAM SOUZA, 10 Stratford Road, Andover, Ma. for a special permit under Article VIII,

Section VII.A. 1 of the Zoning By-Law to allow the construction of an addition which will increase the non-conformity of the existing garage.

Premises affected are located at 10 STRATFORD ROAD, Andover, MA in a Single Residence A District and is shown on Assessor's Map 2 as Lot 57.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of MANNY HAJJ & ANASTASIA SARANTOS, 4 & 6 Martingale Lane, Andover, Ma. for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow the construction of a deck that will not meet the minimum setback requirements.

Premises affected are located at 4 & 6 MARTINGALE LANE, Andover, MA in an Apartment District and is shown on Assessor's Map 52 as Lot 93.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, February 9, 1999, at 8:00 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on the application of Carolyn McMahon of Andover for a modification of a Special Permit For Earth Removal and/or Regrading associated with a 3 lot definitive subdivision plan named "Woodman Ridge" off Old High Plain Road on property owned by Beaumont Street Realty Trust (Joseph Anzalone, Richard Anzalone, and Joyce Goddard), and more particularly identified as Lot 1 on Assessors Map 149, said permit having been approved on May 23, 1995 for 223 High Plain Road Realty Trust but not recorded. The modification is for the sole purpose of changing the name of the owner and applicant. The application may be viewed in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq., Chairman
January 21 & 28, 1999

TOWN OF ANDOVER



PUBLIC HEARING

Notice is hereby given under chapter 138 of the General Laws, as amended, that Thai Sweet Basil, Inc., d/b/a Thai Sweet Basil, 68 Newtonville Avenue, Newton, MA has applied for an All Alcoholic Beverage License for 209 North Main Street, Andover, MA 01810. Yee Yang, 68 Newtonville Avenue, Newton, MA has been designated as manager.

Description: 209 North Main street, Andover, MA 01810, consisting of two rest rooms, Dining room, Kitchen, Office, one entrance, two exits.

The public hearing will be held on February 8, 1999 at the Andover Town Offices, 36 Bartlet Street, third Floor Conference Room, Andover, Massachusetts at 7:30 P.M. in accordance with the General Laws relating thereto.

By Order of the Board of Selectmen
Randall L. Hanson
Town Clerk
January 28, 1999

COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT (SEAL) Case No. 253431

To Ronald V. Pellerin; Lucia C. Pellerin and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Norwest Mortgage, Inc. claiming to be the holder of a mortgage covering real property in North Andover, numbered 222 Massachusetts Avenue given by Ronald V. Pellerin and Lucia C. Pellerin to Comfed Savings Bank, dated September 26, 1988, and recorded with the Essex County (Northern District) Registry of Deeds at Book 2813, Page 280, and now held by Plaintiff by assignment has filed with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 22nd day of February 1999, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, PETER W. KILBORN, Chief Justice of said Court this 11th day of January, 1999.

Charles W. Trombly, Jr.
Recorder
January 28, 1999

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, February 9, 1999, at 8:00 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on the application of Carolyn McMahon of Andover pursuant to MGL Chapter 41, Section 81W for a modification of a 3 lot definitive subdivision plan named "Woodman Ridge" off Old High Plain Road on property owned by Beaumont Street Realty Trust (Joseph Anzalone, Richard Anzalone, and Joyce Goddard), and more particularly identified as Lot 1 on Assessors Map 149, said plan having been approved on May 23, 1995 for 223 High Plain Road Realty Trust but not recorded. The modification is for the sole purpose of changing the name of the owner and applicant. The application may be viewed in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq., Chairman
January 21 & 28, 1999

TOWN OF ANDOVER



PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, February 9, 1999, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on the application of Homestead Village Incorporated of Atlanta, GA, for a modification of a Site Plan Special Permit associated with development of a limited service/extended stay hotel on property situated at 168, 172 and 174 River Road, more particularly identified as Lots 5, 6 and 7 on Assessors Map 166; said special permit having been issued by the Board on September 2, 1998 under Decision SP98-04. The modification involves a change in ownership, building, drainage, and architectural details, and a reduction in the number of units from 126 to 124. The application and revised plans may be viewed in the Planning Department between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
Michael H. Miller, Esq., Chairman
January 21 & 28, 1999

COMMONWEALTH OF MASSACHUSETTS LAND COURT DEPARTMENT OF THE TRIAL COURT (SEAL) Case No. 253529

To Raymond E. Brockill, Barbara Reiley; Jennifer B. Reiley and to all persons entitled to the benefit of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended: Boston Federal Savings Bank claiming to be the holder of a mortgage covering real property in Andover, numbered 7 Joseph Street given by Raymond E. Brockill, Jennifer B. S. Reiley and Barbara Reiley to Boston Federal Savings Bank, dated November 3, 1993, and recorded with the Essex County (Northern District) Registry of Deeds at Book 3886, Page 39, and now held by Plaintiff by assignment has filed

with said court a complaint for authority to foreclose said mortgage in the manner following: by entry and possession and exercise of power of sale.

If you are entitled to the benefits of the Soldiers' and Sailors' Civil Relief Act of 1940 as amended and you object to such foreclosure you or your attorney should file a written appearance and answer in said court at Boston on or before the 1st day of March 1999, or you may be forever barred from claiming that such foreclosure is invalid under said act.

Witness, PETER W. KILBORN, Chief Justice of said Court this 14th day of January, 1999.

Charles W. Trombly, Jr.
Recorder
January 28, 1999

TOWN OF ANDOVER, MASSACHUSETTS DEPARTMENT OF PUBLIC WORKS SEWERAGE AND DRAINAGE WORKS IMPROVEMENTS REPLACEMENT SEWERS AND DRAINS TOWN BID NO. 036/1-99/301

INVITATION TO BID

Sealed Bids for construction of Sewerage and Drainage Works Improvements on Brook Street, Central Street, Chestnut Street and near River Street will be received by Robert E. McQuade, Director of Public Works at the office of the Department of Public Works, Water Treatment Plant, 397 Lowell Street, Andover, Massachusetts, 01801 until 2:00 PM, Thursday, February 18, 1999 and at that time and place bids will be publicly opened and read aloud.

The work shall consist of furnishing and installing approximately 1,700 linear feet of 15-in PVC sewer pipe, 520 linear feet of granite curbing and 120 linear feet of 48-in reinforced concrete drain pipe, including appurtenances to complete the work.

Contract Documents may be examined and/or obtained at the office of Camp Dresser & McKee Inc., Ten Cambridge Center, Cambridge, MA 02142.

Contract Documents are available for examination at the Department of Public Works, 397 Lowell Street, Andover, Massachusetts, and the Purchasing Agent Office, Town Offices, 36 Bartlet Street, Andover, Massachusetts 01810 and at F.W. Dodge Division, McGraw-Hill Information Systems Co., 24 Hartwell Ave., Lexington, MA.

A deposit of \$30.00 in cash or check payable to the Town of Andover, Massachusetts will be required for each set of the Contract Documents. A refund of the deposit will be made for Documents returned in good condition within 30 days after the Bids are received.

Bidders requesting Contract Documents by mail shall include an additional non-refundable check payable to Camp Dresser & McKee in the amount of \$15.00 per set to cover costs of handling and mailing.

Each Bid shall be submitted in accordance with the Instructions to Bidders and shall be accompanied by a Bid Security in the amount of 5 percent of the Bid.

Bidders may not withdraw their Bids for a period of thirty days, excluding Saturdays, Sundays, and legal holidays after the actual date of the opening of the Bids.

The Successful Bidder must furnish a 100 percent Construction Performance Bond and a 100 percent Construction Payment Bond with a surety company acceptable to the Owner.

Complete instructions for filing Bids are included in the Instructions to Bidders.

Wage rates for this Project are subject to the minimum wage rates as per M.G.L., Chapter 149, Section 26 to 27D inclusive.

The bidding and award of this Contract will be under the provisions of M.G.L. Chapter 30, Section 39M.

The Owner reserves the right to waive any informality in or to reject any or all Bids if deemed to be in its best interest.

MR. REGINALD S. STAPCZYNSKI
TOWN MANAGER
ANDOVER, MASSACHUSETTS

January 28, 1999

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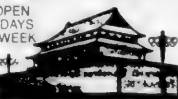
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Andover Early Childhood Development Center

Andover Early Childhood Development Center attributes its success to its qualified staff's devotion, experience, and enjoyment of children. The Center's ability to accommodate flexible schedules, both part and full time which serve the best interests of the children and the parents has also been a contributing factor in its success for its seventh year in operation.

Andover Early Childhood Development Center is a preschool with extended care serving children ages 2 years and 9 months and offers before and after school programs for ages 6-9. Transportation is available to the public schools and for those attending kindergarten during the day in

the towns of Andover, North Andover, and South Lawrence. The center also accepts state vouchers.

The Center is equipped with a large fenced-in playground with swings, 8 slides, and many climbing structures, all situated on a full acre of land. Each week brings a new theme to the Center to maintain a stimulating environment that includes a wide variety of activities in numbers, letters, shapes, reading, science, nature, and cooking. Computers are also part of the daily activities. A monthly newsletter encourages parent involvement and participation in the preschool program.

The staff strives to provide each child with a positive and educational experience. All staff mem-

bers attend continuing education programs for preschool and day care providers on a regular basis. They are also trained in CPR and first aid. The Center evaluates emotional levels and performs social and motor skills evaluations twice a year in June and January.

Andover Early Childhood Development Center is now accepting applications for enrollment for September 1999.

Andover Early Childhood Development Center is located at 274 Lowell St. (Rte. 133), Andover. Hours are Monday through Friday, 6:15 a.m. to 6:15 p.m. Call Kathy Zagarella, director, to visit the school or for more information. Telephone (978) 475-9000. 1/28/99

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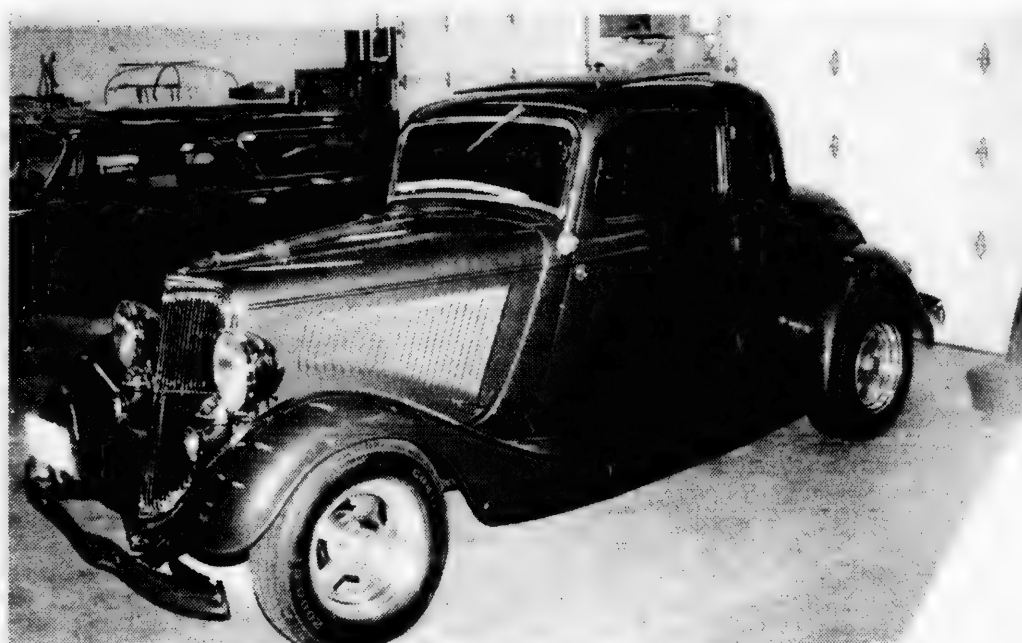
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Columbia Auto Seat Covers Co., Inc. is a family owned and operated business established in 1937 and at the same location in South Lawrence. It is now run by the third generation, with the fourth generation coming up through the ranks. One generation instructs the following generation and passes on their skills. They take family pride in their work. Joe and Sal Messina and

Cookie Reilly are dedicated to giving the best service for the lowest price possible.

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Columbia Auto Seat Covers Co., Inc. is located at 165 South Broadway, South Lawrence. Hours are Monday through Friday, 8 a.m. to 5 p.m., and Saturday 8 a.m. to noon. Telephone: (978) 683-2205.
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LEGAL NOTICES

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of MATTHEW E. JUROS & KRISTIN R. NAUMANN JUROS, 42 River Street, Andover MA 01810 for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-law and a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law to allow the construction of an addition that will not meet the minimum setback requirements.

Premises affected are located at 42 RIVER STREET Andover, Ma. in a Single Residence A District and is shown on Assessor's Map 139 as Lot 70.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER on THURSDAY, FEBRUARY 4, 1999 at 7:00 P.M. on the petition of DANIEL J. JAYE & NICOLE A. FINN, 151 Haggetts Pond Road, Andover, Ma. for a variance from the requirements of Article VIII, Sections IV.B.3.b. and VI.0.2 of the Zoning By-Law to allow the conversion of a single family dwelling into a multiple dwelling and a special permit under Article VIII, Section VI.0.2 and IV.B.38A of the Zoning By-Law to allow the incorporation of a future in-law apartment.

Premises affected are VACANT LAND WITH FRONTAGE OFF HOLMES ROAD OFF HAGGETTS POND ROAD, Andover, MA in a Single Residence C District and is shown on Assessor's Map 219 as Lot 18D.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS
January 21 & 28, 1999

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

Premises: Unit 9 a/k/a Unit M-9, Manchester House, 40 Washington Park Drive a/k/a 40C Washington Park Drive, Washington Park Condominium Andover, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Dorothy M. Winn to Arlington Trust Company dated June 1, 1983 and recorded with Essex County (Northern District) Registry of Deeds in Book 1680, Page 105, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on the 16th day of February, 1999, A.D. at 10:00 A.M. at or upon the mortgaged premises, Unit 9 a/k/a Unit M-9, Manchester House, 40 Washington Park Drive a/k/a 40C Washington Park Drive, Washington Park Condominium, Andover, Massachusetts, as described below, being all and singular the premises described in said mortgage.

To wit:

A certain parcel of real property situated in Andover, Essex County, Commonwealth of Massachusetts, and being condominium Unit #M-9 in building designated as Manchester House of Washington Park Condominium located on 257-259 North Main Street and 40 Washington Park Drive, said Andover, as established pursuant to Massachusetts General Laws, Chapter 183-A by a Master Deed dated June 15, 1981 and recorded in the North District Essex County Registry of Deeds at Volume 1512, Page 37 as amended. Said Unit is laid out as shown on the site plan and floor plans filed with Declaration of Condominium and Master Deed and recorded in the aforesaid Registry of Deeds as Plan #8660 and entitled Condominium Site Plan, Washington Park Condominium, Andover, Mass. and Plan #8661 entitled Washington Park Condominium, Andover, Mass. Sheet No. 11, and to which are attached the verified statements of a registered land surveyor as required by Section 9 of the said Chapter 183-A and to which reference may be had for a more particular description. Said Unit is hereby mortgaged together with the .624 percent undivided interest in the common elements and facilities and limited common areas and facilities described in the Master Deed attaching to the aforesaid Condominium Unit and subject to and together with the rights to use the same in common with others entitled thereto; and subject to and together with the rights in easement and encroachments and subject to such by-laws, rules and regulations, and said Chapter 183-A all as from time to time amended, and as set forth in the Unit Deed to the mortgagors from Paul K. Bready, Jr., dated June 1, 1993 and recorded at said Registry of Deeds herewith, and all of which said interest and rights shall be considered as an integral part of the mortgaged premises. Said unit is to be used for residential purposes and shall not be used for any business purpose except as may be expressly permitted by the Unit owners Association in accordance with the provisions of the Declaration and By-Laws.

TERMS OF SALE: Said premises will be sold and conveyed subject to all outstanding municipal or other public taxes, tax titles, assessments, liens or claims in the nature of liens, rights of tenants and parties in possession, and existing encumbrances of record, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND DOLLARS and NO/100 (\$5,000.00) must be paid by certified, bank, treasurer's or cashier's check at the time and place of the sale by the purchaser as a deposit. The balance of the purchase price is to be paid in cash, or by certified check, bank cashier's check or bank treasurer's check within 30 days thereafter at the Law Offices of Shapiro & Kreisman, Chiswick Park, 490 Boston Post Road, Sudbury, MA 01776 (978) 443-8800. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

Other terms to be announced at the sale.

FEDERAL NATIONAL MORTGAGE ASSOCIATION,
PRESENT HOLDER OF SAID MORTGAGE
January 21 & 28, February 4, 1999

MORTGAGEE'S NOTICE OF SALE OF REAL ESTATE

Premises: 56 Ballardvale Road
Andover, Massachusetts

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Ronald F. Hollander and Patricia K. Hollander to Arlington Trust Company dated December 11, 1985 and recorded with Essex County North Registry District of the Land Court as Document No. 39115, as noted on Certificate of Title No. 8559, of which mortgage the undersigned is the present holder, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on the 8th day of February, 1999, A.D. at 11:00 A.M. at or upon the mortgaged premises, 56 Ballardvale Road, Andover, Massachusetts, as described below, being all and singular the premises described in said mortgage.

To wit:

A certain parcel of land situated in Andover in the County of Essex and said Commonwealth, bounded and described as follows:

SOUTHERLY: by land now or formerly of Ruth M. Jenkins as shown on plan hereinafter mentioned, one hundred seventy-four and 85/100 (174.85) feet;
SOUTHWESTERLY: by said Jenkins land by two lines, seventy-nine and 1/10 (79.1) feet and one hundred six (106) feet;
NORTHWESTERLY: by said Jenkins land by three lines, twenty-eight and 9/10 (28.9) feet, sixty-one (61) feet, and one hundred nine (109) feet;
NORTHEASTERLY: by Ballardvale Road on said plan by four lines, twelve (12) feet, seventy-six (76) feet, twenty-three (23) feet and twenty-nine and 76/100 (29.76) feet;
NORTHERLY: by Ballardvale Road by two lines, thirty-three and 50/100 (33.50) feet and twenty-three and 5/10 (23.5) feet; and
EASTERLY: by said Ballardvale Road by two lines, twenty-eight and 3/10 (28.3) feet, and seventy-nine and 5/10 (79.5) feet.

All of said boundaries are determined by the Court to be located as shown on Plan No. 4162K, drawn by Dana W. Clark, C.E., dated April 1939 as approved by the Court, filed in the Land Registration Office, a copy of a portion of which is filed with Certificate of Title No. 2424, Book 16, Page 497, and being designated as Lot 1D thereon.

TERMS OF SALE: Said premises will be sold and conveyed subject to all outstanding municipal or other public taxes, tax titles, assessments, liens or claims in the nature of liens, rights of tenants and parties in possession, and existing encumbrances of record, if any, which take precedence over the said mortgage above described.

FIVE THOUSAND DOLLARS and NO/100 (\$5,000.00) must be paid by certified, bank, treasurer's or cashier's check at the time and place of the sale by the purchaser as a deposit. The balance of the purchase price is to be paid in cash, or by certified check, bank cashier's check or bank treasurer's check within 30 days thereafter at the Law Offices of Shapiro & Kreisman, Chiswick Park, 490 Boston Post Road, Sudbury, MA 01776 (978) 443-8800. The description for the premises contained in said mortgage shall control in the event of a typographical error in this publication.

Other terms to be announced at the sale.

FLEET MORTGAGE CORP.,
PRESENT HOLDER OF SAID MORTGAGE
January 14, 21 & 28, 1999

Recycle

BAR- 42" tall, 8' long, 18" deep. Brown/tan wood-grain, shelf formica contoured top. Rec room quality. Also, round fluorescent light fixture. 18" diameter, 2 bulbs (circular). Call 978-664-8379.

DO YOU HAVE an item or items that you no longer need, but that would be useful to someone else, something you'd be willing to give away if someone would come get it? For instance: boxes, storm windows, a child's bicycle, cardboard boxes, an old set of dishes. You can list your recyclable items in the Town Crossing's newest classification: "RECYCLE". (FREE of charge!) It's a way to clean up your place while acknowledging the world is running out of landfill space. Simply write us listing your recyclables and we'll print them in the paper. No phone calls please.

PORTER PING-PONG table. Needs assembly. Remove and enjoy. No charge. 475-4234.

Messages

★★★★★★★★★
VALENTINE WISHES!
Our "Messages" Classification is a great way to send friends and family VALENTINE WISHES. \$3.00 covers up to 20 words. You can place your "MESSAGE" by calling 475-1943 or simply mail to: Valentine Wishes, c/o The Andover Townsman, P.O. Box 1986, Andover, MA 01810. We accept Mastercard and Visa or personal check. Valentine Wishes will be printed in our February 11th issue. Deadline to place your message is Tuesday, February 9th at 12 noon.

Consignment Shops

A NEW CONCEPT IN CONSIGNMENT- MAINLY FOR MEN, A unique new consignment shop at 68 Park Street, Andover is looking for fun and previously owned items for men of all ages: Hand and power tools, old clocks, early mechanical items, toys, models, crafts, fishing, hunting or anything a guy might like. Bring your consignments to our Park Street shop beginning Saturday, January 16, 1999, or call David Rodger 475-1645 for more information.

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DO YOU OWN a computer? I do hardware or software consulting, installation, troubleshooting or training in the comfort of your own home. Reasonable rates. MICROSOFT CERTIFIED. 475-7307.

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Apartments for Rent

ANDOVER - available 3/1/99. Three bedrooms, 1-1/2 baths, half duplex. Porch, yard. \$1400/month plus utilities. Non-smoking. Call 978-725-5366 or 978-470-1768.

ANDOVER - Charming 5 room Carriage House in country setting. Fireplaced living room, pool. Ideal for couple. Close to 93. Call evenings. 475-9206.

ANDOVER - charming one bedroom. Private entrance, fireplaced 26x12 living/dining room, kitchen, bath, included appliances, laundry hookups, heat, hot water, parking, no pets. Occupy 5/1/99. \$875/mo. Call 475-6023.

ANDOVER - downtown duplex. Two bedrooms, large eat-in kitchen with new appliances, new linoleum and wall/wall, washer/dryer hookup, off-street parking. 5 minute walk to train or shopping. No pets. \$1200/month plus utilities. References, first, last and security. 978-474-0233.

ANDOVER - first floor, two bedroom, turn-of-the-century. Large eat-in kitchen, large living room and dining room with heat. \$1275/mo. 978-474-4254.

ANDOVER - Good location. Route 93/exit 45. One bedroom. Washer/dryer. Appliance. Large kitchen, gas heat. Wall/wall. Storage, parking, residential. Lease. \$700. 689-4479.

ANDOVER - Harold Parker area. Cozy 2 bedroom, separate entrance, all utilities, cable, parking. Available 3/1/99. \$950/month. Call 978-470-8345; 617-924-4535.

ANDOVER - Large two bedroom townhouse apartment, 204 North Main Street. Available 4/1/99. \$775/month. No utilities. 978-664-5547.

ANDOVER - Shawsheen area, available 2/1/99. Three bedrooms, large eat-in kitchen, neutral wall/wall, new appliances. Private parking on dead end street. No pets. \$1350/month plus utilities. 617-872-1570.

ANDOVER - two bedroom, walk to town/train. \$1150/month. Call Glen 978-475-0185.

ANDOVER - Stylish 1 & 2 bedroom apartments, attractively situated on Merrimack River. Close to 93/495. Clubhouse, fitness center, outdoor pool, and tennis courts. A great place to call home! No pets. Open Monday-Saturday 10am-6pm, Sunday 12noon-5pm. RIVERVIEW COMMONS, 978-685-0552. Corcoran Management Co.

ANDOVER - Unremodeled \$675/month. No utilities, no pets. Available 2/1/99. Security deposit required. Call 978-681-1166.

ANDOVER - Walk to everything!!! Desirable intown, 5 rooms, two bedrooms, first floor. Includes stove, refrigerator, dishwasher and disposal. Available 3/1/99. \$1200/month plus utilities. 978-475-0010.

ANDOVER/LAWRENCE LINE, close to highways. One and two bedroom apartments. Call for availability 681-1800.

METHUEN - Quiet, clean and convenient exit 46 off 495. No pets. 1 bedroom from \$600, 2 bedroom \$725; Includes heat, hw, gas, w/w, appliances, laundry, parking. Delmont Estates 978-686-4791.

TEWKSBURY - plush suites available in luxurious Tewksbury highrise. 1, 2 and 3 bedrooms, fully appliance, elevators. Conveniently located near I-93, and I-495. Call 978-640-9281 for more information. e.o.h.

Rooms for Rent

NORTH ANDOVER - One bedroom. Private parking. Access to kitchen, t.v. \$600/month, utilities included. Call 685-9298, or page: 978-734-5699.

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ANDOVER SELF STORAGE heated storage units, 25sq.ft. and up. High security with low monthly rates. Call 975-3933.

PACIFIC MILLS - Heated Storage Available. 3000-sq.ft. and up. Excellent highway access. Secure facility. Great rates. Flexible terms. Call 686-4191.

Office Space for Rent

ANDOVER CENTER OFFICE AND RETAIL LOCATIONS. Singles and suites, sizes from 150sq.ft. to 3500sq.ft. subdividable. Call 475-8732.

ANDOVER DOWNTOWN - 200-700 square feet. Singles, Suites. Call Pam 502-8288 (local) or 475-1243.

ANDOVER/NORTH ANDOVER LINE - 2700-5400sq.ft. on main floor of professional office building. Great location and parking. Call John McGarry 978-686-1111.

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MARCO ISLAND 5 star Eagles Nest Resort with private Gulf Beach. Two bedrooms, 2 baths, sleeps 6 with full kitchen, dining and living room plus screened porch overlooking Gulf of Mexico. Available 2/26-3/5 or 3/5-3/12. \$2000/week. Contact broker/owner 978-725-5349.

Commercial - Retail

ANDOVER CENTER, 68 Park Street. Unique and charming shopping area. Retail or office space. Private bath and separate entrance. \$535/month plus utilities. Available 2/1/99. Call Lee Dodd 617-262-6907.

APPROX. 1300SQ.FT. retail space, Andover Center. Large windows overlooking parking lot. Excellent condition. Lease required. 475-9796.

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HAVERHILL OFFICE CONDO 1120sq.ft. Elevator, heat, a/c included. Historic downtown. Convenient to banks, restaurant, busses, etc. Reduced \$55,900. 9:00am-5:00pm 978-372-4911.

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Boats & Accessories

1986 PRECISION-23 8hp sailmaster. 5 berths, head, stove, dodger, cockpit cushions, awnings, trailer. Clean. \$8500/best offer. Call 603-893-4072.

1994 BAYLINER 30FT, twin I/O. Low hours. Below book. 1-800-664-1299, 475-4335 (eves).

Automobiles for Sale

1971 JAGUAR XKE coupe. Recently restored, very reliable. \$15,000. Call 978-475-8659.

1987 NISSAN SENTRA Sport Coupe- Red, 156k miles. New Battery. Great condition. \$2500. 617-494-0994.

1988 AUDI QUATTRO 4wd, 5 speed, totally reconditioned, new paint, brakes, suspension, tires, battery, timing belt, water pump. Gorgeous condition \$4995. 978-474-4356.

1987 CADILLAC COUPE DeVille. A grandmother's car that's been treated like a baby. Tan roof and tan leather interior. Spotless inside/out. Runs great. Needs nothing. A real beauty! 84,000 miles. \$4,750/best offer. Call days 689-7470.

1988 LINCOLN CONTINENTAL Signature Series Sedan. Runs great. Must Sell. \$3900 or best offer. Call 475-0913.

1988 NISSAN TRUCK 4X4 Red, 165k miles. New tires and battery. Great condition. \$5,200 or best offer. 617-494-0994.

1988 PULSAR with T-Tops. 70,000 miles in good condition. Must sell \$1,750/best offer. Call 978-281-8690 Car is in Andover.

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1988 TOYOTA TERCEL 5 door hatchback. 5 speed. Excellent gas mileage. 104k miles. \$1200 or best offer. Call evenings 470-0426.

1989 HONDA ACCORD LXI- automatic, 2 door. Loaded. All power. Black/tan. Great condition. \$2900. 978-657-9360.

1989 FORD BRONCO XLT 4X4, V-8, 5.0 liter. Sunroof, CD, air. Power windows/locks. Good condition. Runs great. 108k miles. \$6,300/best offer. 617-655-4207.

1989 JEEP CHEROKEE Laredo, 6 Cylinder, 4.0L. black. Trailer hitch. 155k miles. Looks and runs great. Well maintained. \$3,900. 475-4497.

1989 JEEP CHEROKEE Power windows and doors. New tires, clutch and starter. Strong engine. \$3000. Call 978-664-4381.

1989 SAAB 9000 Turbo 5 speed. Blue on blue. 110k miles. Mint condition. \$6900. James 475-8622.

1991 HONDA ACCORD Automatic, 4-door, red/tan, pw/pl, a/c, garaged. All new exhaust and brakes. \$7600. Call 978-686-0245.

1991 VOLKSWAGEN PASSAT 5 speed, sunroof, gray. Excellent condition. New tires. \$112k miles. Must sell \$2900. Call 474-9244.

1992 MERCURY SABLE GS sedan. Light blue, excellent condition, new brakes, many extras, 68k miles. \$4600 or best. 978-470-4744.

1993 BMW 318i Red with black leather. 50k miles. Lo-jack. 5 speed. \$15,000. Call 749-1180.

1990 PLYMOUTH VOYAGER Well maintained. Power windows/locks/seat, a/c, cruise, stereo cassette. New tires, exhaust. 87,000 miles. \$4500. 470-4810.

1993 JEEP GRAND CHEROKEE Black, all power, very good condition. 106k miles. Regular servicing. \$10,500. Mark 978-475-9093.

1994 HONDA ACCORD EX Leather. Sunroof. Excellent condition. 81k miles. \$9,900. Call 603-926-5131.

1994 ACURA LEGEND Mint condition. Leather, loaded, amenities \$18,500. Call Tom 978-725-5349.

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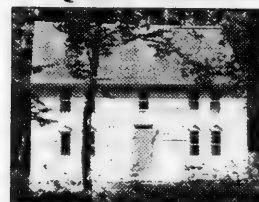
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Exquisite custom crafted 13 room home with all the amenities you can imagine! This 4 bedroom, 6 bath Colonial, sits majestically on professionally landscaped grounds at the edge of a cul-de-sac. There are many features including wine cellar with separate alarm system, 3 fireplaces, hardwood floors throughout, finished lower level with guest bedroom and family room, open 2 story foyer, stereo system with built-in speakers, Gunite in-ground pool and much more. Shown by appointment...\$695,000



Pristine condition and loaded with upgrades! 4 bedrooms, 3.5 bath home features cherry kitchen with granite countertops, upgraded appliances including subzero refrigerator. Marble 2-story foyer, elegant tiled sunroom, sunken family room with fieldstone fireplace, finished walkout lower level. Professionally landscaped lot with in-ground sprinklers. This home shows like new! \$484,900



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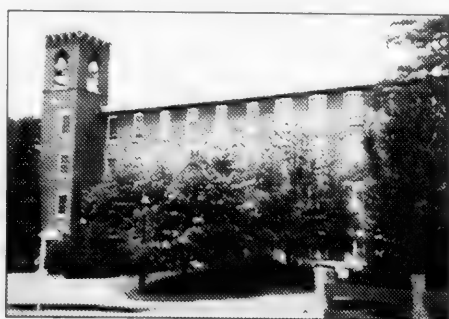
North Andover - Ever imagine moving to the country? Well you can! Quaint three bedroom Colonial with garage on two acres of old farm land. The property is bordered by conservation & site of proposed elementary school. \$167,000



Andover - You'll have plenty of time to relax by the fire in this completely renovated three bedroom home offering hardwood floors, finished lower level, lovely backyard with fruit trees and convenient location. \$234,950



Haverhill - Drenched in sunshine this 4 bedroom Contemporary Colonial in new Bradford subdivision offers loads of special features including marble foyer, double faced fireplace, master bath with jacuzzi and more. \$289,900



North Andover - New to the rental market! Enjoy comfortable living in this 1 bedroom wheelchair accessible unit at Sutton Pond. Amenities include exercise room, community lounge and additional storage. \$825/month.



Haverhill - Get the best out of life here in this 2 bedroom Townhome at Heritage Green with features including central air, skylit loft, garage & fabulous location close to golf course and farm. \$129,900

Automobiles for Sale

1994 SATURN SW2 wagon. White, 5-speed, cassette, a/c, anti-lock brakes, alloy wheels, roof rack. 65k miles. \$6500/best. **470-4758** after hours, or **781-937-1272**.

1994 TOYOTA CAMRY LE, 2 door coupe. Dark green, leather, power everything, Gold Package. CD/tape and alarm. Very clean. 90,000 miles. One owner. Selling to buy truck. \$10,500/best offer. **475-0688**.

1994 VOLVO 850 Turbo Maroon with tan interior. A/C, power-steering, ABS, moon-roof, 4 snow tires. 62k. Asking \$19,900. **978-939-8629**.

1995 INFINITI Sunroof, a/c, cd, 16,000 miles. \$14,000 or best offer. Call evenings **687-7812**.

1995 SAAB 9000 CSE Green with tan leather, 5 speed, loaded. \$19,500. **978-749-1180**.

1995 TOYOTA CAMRY LE 4 door, automatic, ac, fm cassette, 4 cylinder, power locks, windows, mirrors, \$12,995. Wakefield. **781-245-8120**.

1996 OLDS ROYALE LS, 6 passenger, all options, leather, CD. Faithfully serviced, like new. 58,000 miles. \$11,500/best offer. **978-475-5357**.

1996 TOYOTA CAMRY LE Auto, 4 door, 4 cylinder, ac, cassette, loaded, \$14,800/best offer. Wakefield, **781-245-8120**.

1996 TOYOTA LAND-CRUISER Candy apple red/beige, all leather. 7 passenger. Power moon-roof. cd/cassette. Running boards. Tow-hitch. Fully loaded and immaculate. Only 28,500 miles. \$33,000. **470-2997**.

1998 DODGE RAM Sport 318 V8, 4x4, automatic, black with gray interior. 5 year/75,000 mile warranty. Alarm, tonneau cover, immaculate. 11,000 miles. \$22,500 or BRO. **978-683-7711**.

ANTIQUE 1973 FORD Grand Torino Broughm. Hard top, 4-door, 24k miles. Show room condition. \$4100. Call **978-686-7984**.

BMW 1993 318IS 5 speed, white with tan leather. Excellent condition. Heated seats, alarm, 6 changer cd. 44,000 miles. \$16,800. Call **978-475-5032**.

FORD PROBE 1993 5 speed, black, a/c, cd, excellent condition. 50k miles. \$5600. Call **978-475-9531**.

GOOD KID'S CAR- 1989 Ford Escort. Currently driving. Sticker. \$400. Call Barbara **978-851-6156**.

HONDA ACCORD LX 1993. White. Automatic. 52K, low mileage. \$8,400 or best offer. Call **978-470-4811** evenings.

SAAB 1995 9000CS 54k. 5 speed. One owner. Perfect condition. Power sun-roof. Lo-jack and more. \$17,500. **978-750-4060**.

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NORTH ANDOVER - Impeccable 2 bedroom, 2 bath end unit at Sutton Pond. 12" ceramic tile in foyer, kitchen, laundry and baths. Many upgrades include Berber carpet, breakfast bar, storm door, and new hot water tank. **\$130,900**



NORTH ANDOVER - Two family with great owner occupied opportunity. Six rooms, 3 bedrooms in each unit. First unit with many upgrades. **\$169,900**



ANDOVER - Charming antique Colonial has been totally remodeled. Gorgeous family room with fireplace and hardwood floor. 8 rooms, 4 bedrooms. South School district. Heated basement. **\$180,000**



ANDOVER - Adorable 3 bedroom Cape with fireplaced living room and charming dining room with built-in china closet. Great for starter or one floor living. Fabulous finished lower level family room. **\$219,900**



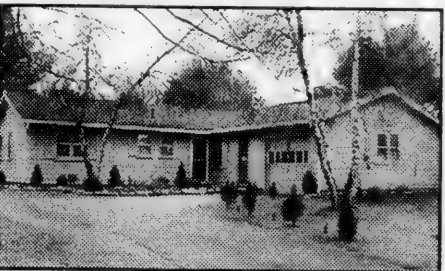
JUST LISTED

ANDOVER - Attractive West Parish area! Convenient to schools and highways yet tucked away on a quiet cul-de-sac. Move right into this lovingly cared for home, which features three bedrooms, a new kitchen, large family room with cathedral ceiling, and very attractive grounds. A new listing by Kirk Clarke. **\$239,000**



JUST LISTED

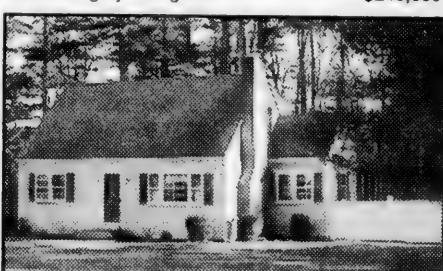
ANDOVER - Immaculate Ranch set on 3/4 acre, level corner lot near Sanborn School. It offers 4 bedrooms, 1 1/2 baths, fireplaced living room, completely remodeled kitchen, dining room, 20 X 20 Florida room, new heating system and central air. A new listing by Young Lee. **\$245,000**



ANDOVER - Totally updated L-shaped Ranch featuring large combination living room/dining room, 2 new baths (one off master) with pedestal sink and ceramic tile. Family room has corner fireplace and slider to nice level yard. Bright, eat-in kitchen with tile flooring. **\$249,900**



ANDOVER - Space for everyone. Attractive, well maintained split in superb cul-de-sac neighborhood. Nicely sited on landscaped lot. Hardwood floors. Fieldstone fireplace. Absolute move-in condition. VRM 33 Seller to consider offers in range **\$259,900 - \$299,876**.



ANDOVER - Light and bright throughout, this 6 room, 3 or 4 bedroom Cape in Sanborn district is a short walk to AVIS land. Living room with fireplace. Spacious eat-in kitchen. Hardwood floors. **\$299,900**



NORTH ANDOVER - Young custom designed and built Colonial. 8 rooms, 2 car garage, maple kitchen opens to vaulted family room loaded with extras. 3 acre lot abuts state forest on two sides. A new listing by Vanessa Hunt Nysten. **\$339,900**



ANDOVER - Gracious brick Colonial with spacious foyer, fireplaced living room, formal dining room, turned stairway and loaded with details. **\$350,000**



NORTH ANDOVER - New construction! Four bedroom Colonials. Still time to make your selections or upgrades. **Starting at \$389,900**



NORTH ANDOVER - Quality and Location. Opportunities to own at Brookview Estates are going fast. **Very few lots left.** Hurry! Multiple designs to choose from - traditional Colonials to brick front Cape. **Starting at \$469,900.**



NORTH ANDOVER - Dramatic Colonial with 3,300 sq. ft. of living area. Nine rooms, 4 bedrooms, two story granite foyer. Granite countertops in kitchen with island. Stone fireplace in family room. Large master suite. **\$499,900**



ANDOVER - To be built - Exceptional new Colonial with all the amenities in the South School district. 10 rooms, 4 spacious bedrooms and 3 full plus one half bath. 3 stall garage. First floor office. Gorgeous kitchen with adjacent great room. **\$789,900**

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Walk to everything from this 2 bedroom **Townhouse** in downtown Andover. Hardwood in kitchen/dining room. 1 1/2 baths, laundry. Walking distance to shopping/train. Low monthly fee. Call 475-2201 **Exclusive \$89,900**



SUTTON POND! Mint condition end unit in the popular Bradstreet Building. 2 bedrooms, 1.5 baths, freshly painted in easy neutral decor. Views of wooded area. See it today! Call 475-2201 **Exclusive \$112,900**



This spacious **Ranch** is convenient to shopping, highways, Doctor's Park and North Andover YMCA! Cathedral ceiling, fireplaced family room, dining area with access to deck. New oak cabinet kitchen, semi-finished lower level and big yard, ideal for garden or family fun.... see it today! Call 475-2201 **Exclusive \$184,900**

New Listing!



Convenient to everything! 7 room Cape with fire-placed living room with beamed ceiling and built-ins, 3 bedrooms, 2 full baths, hardwood floors and lovely fenced yard with perennial flower gardens & herbs. Call 475-2201 **Exclusive \$199,900**

New Listing!



OPEN SUNDAY 1-3
On 3 country acres! Young 6 room, 2 bath Cape, with great floor plan & loaded with potential! Fully equipped kitchen with oak cabinetry, whirlpool and soaking tub! Enjoy the beautiful wooded setting this quality home has to offer. 303 Berry St., No. Andover Call 475-4477 **Exclusive \$279,900**



Pristine setting close to downtown, Phillips Academy, town recreational park, and awarding winning South Elementary School. Classic Colonial on lovely acre lot. Seven rooms, 3 bedrooms, 2 full baths. Call 475-4477 **Exclusive \$329,900**



Wynwood built Colonial at end of cul-de-sac abutting - just a walk to South Elementary School. 9+ rooms including new 24' x 20' family/music room with vaulted ceiling and skylight. Oak cabinet kitchen opens to fireplaced family room and screened porch. Lower level ready for finishing. Outstanding find! Call 475-4477 **Exclusive \$399,900**



Classic Colonial on treed cul-de-sac! Over 3,100 sq. ft. with 10 rooms, 2.5 baths and 3 fireplaces! Cathedral ceiling master bedroom with fireplace. 3rd floor with huge great room and separate office or 5th bedroom, 3 season porch with views of private acre! What a find! 7 Call 475-2201 **Exclusive \$439,000**



Outstanding value in North Andover's Newcastle Estates. Perfect for entertaining guests, this home has a huge kitchen, a fabulous great room with floor to ceiling stone fireplace and a super deck leading to the private fenced in yard. Custom home quality built! Call 475-2201 **Exclusive \$499,900**



Spectacular expanded Cape with gracious foyer, five spacious bedrooms including a first or second floor master suite, fireplaces in both library and family room plus fabulous great room with wet bar and cathedral ceiling. Lots of bells and whistles including central air, central vac, security system and delightful sunroom and front porch. A terrific value in today's market! Call 475-2201 **Exclusive \$499,900**



Exciting young custom Colonial on cul-de-sac in near town location! Dramatic 9' ceilings, open foyer, gourmet kitchen, with island, opens to sunny breakfast nook. Large cathedral ceiling family room with floor to ceiling stone fireplace. Multi-tiered decks overlook a private lot. A great find on today's market! Call 475-2201 **Exclusive \$552,000**



Private acre professionally landscaped grounds with bluestone patios surrounds this architecturally designed and impeccable cared for custom Contemporary. built with quality, it features cherry cabinetry, granite and maple. Peaceful pond views can be enjoyed through 60' of glass walls and from the 54' deck. Call 475-2201 **Exclusive \$525,000**



Lovely grounds with a formal garden frame this stately and historic Colonial, once the residence of a prominent millowner. A wrap around porch with wisteria, distinctive cupola, 7 fireplaces and hardwood floors set the tone for this singular property. Call 475-4477 **Exclusive \$625,000**



Old world quality & charm in this 6 month old custom built Colonial with 4,300 sf of spectacular living space with a Victorian flair! Its magnificent 10 room interior offers 2 master suites, an incredible kitchen and 3.5 baths. You have to see it! Call 475-4477 **Exclusive \$675,000**



OPEN SUNDAY 1-4
Brand new 5,000 sf Colonial custom built with only the finest of finish and appointments, located at end of beautiful cul-de-sac. Dramatic bridge foyer, huge family room/Great Room with 20' ceilings, master with fireplace, tray ceiling & huge all marble bath. 8 Hitchcock Farm Rd., Andover Call 475-2201 **Exclusive \$1,100,000**

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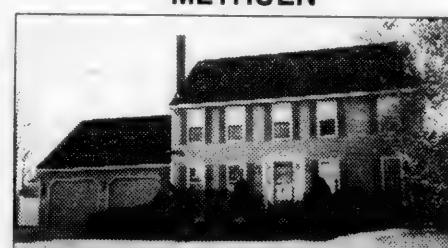
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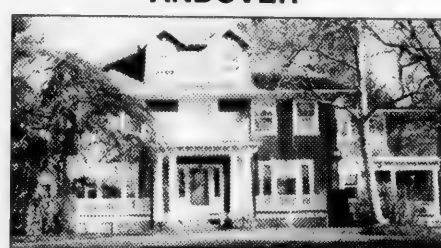
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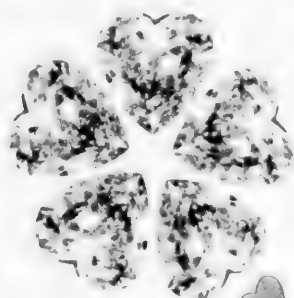


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**ANDOVER
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January 28, 1999

Local advisors predict 1999's financial future

By Karen Intravaia

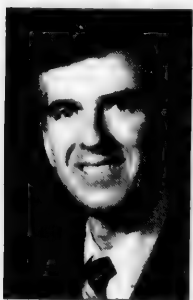
There are no guarantees when it comes to the stock market and no one really knows for sure which stocks or sectors of the market will be the best performers.

1998 was a historic year for returns for many investors. For the last few years, returns for many investors have been in the range of 20 percent. Many people look to the Dow Jones as an indicator to what is going on in the market. According to the Dow Jones Industrial Average report, on any given day, the DJIA might move quite differently than other indexes because of its focus on blue-chip industrials. But over longer periods of time, the major, popular indexes generally move together.

In February of 1998 the Dow Jones Industrial Average reached a milestone, as it was the first time it closed above 8300, ending with 8314.55. The Dow Jones Industrial Average closed at 9181.43 on the last day of December 1998 and has been climbing steadily ever since.

Just where is the stock market going in 1999 and will this so-called "bull" market keep going? The Andover Townsman recently spoke with local financial advisors and asked them to help forecast the year 1999.

William Ryan of Ryan Financial Advisors in Andover couldn't be happier about the market's current conditions.



"Our business has never been better, this is the busiest we've been," he said. Mr. Ryan feels it will be difficult for the Dow itself to break 10,300 and it will be lucky to gain 10 percent. Small company stocks and the NASDAQ will see a dramatic rise, these are the more innovative and technology based companies. "This year is much more likely to be a market of stocks rather than a stock market," he said. Mr. Ryan added, "Individual stock picking will be rewarded handsomely."

Mr. Ryan said there would be a different investing environment in 1999 compared to 1998. "We will start to see a rotation away from the big big names, com-

monly called the 'nifty fifty'. Small and medium size companies have profited in business and up until now the stock market has not reflected this. This is two to three years overdue and soon we will see it". He believes the current bull market will keep going because stocks do well when profits are doing well. "Stocks do better when there is no other viable alternative, given low interest rates. They are putting their money in the market with hopes of double digit returns," he said.

Mr. Ryan sees Cisco stock as a good investment for this year. "This company has substantial growth and its routers control almost 90 percent of all Internet traffic," he said. "This is a stock that I can understand. Internet traffic is increasing exponentially and more routers are needed, this is great news for Cisco."

Lawrence Ardito, CPA for Toscana and Ardito in North Andover, said, "I see trading to be somewhere between 9000 and 10,000 in 1999.



I believe that technology is still going to be driving the train and there is going to be tremendous pressure on retail and distribution and manufacturing companies because of the Internet."

He believes that the Internet is making the whole global economy one. "For instance, if you want to buy a piece of equipment and you're in Poland you can get quotes from all over the world, if it is a big enough piece of equipment," said Mr. Ardito. "The same pertains to if you are in Andover and you want to buy a new Saab. You can go right on the Internet and get all the options you want and they will tell you where you can buy a car for \$100 over cost," he added.

He believes the retailers and distributors of box type stores are under tremendous competitive pressure. Technology is the key. "Wherever you can add value, that's where you're going to see the best values," said Mr. Ardito. With regards to the inflated stocks surrounding the Internet, Mr. Ardito said, "For every one of those stocks there is somebody that is

still buying them. How they are picking these stocks is cost per customer and nobody has made a profit yet. Amazon and Lycos haven't made a profit; America on Line is the only one who has made a profit thus far. Eventually when they get their critical mass up, is when they will make a profit. That is how they are doing their evaluation, not on a trade basis as a multiple earning." Mr. Ardito feels the current market will keep going up and if one follows technology stocks, they will fare the best in today's market.

Charles K. Erban of Andover Financial Advisors of Andover, focuses on the long-term trends of the market, not the



Dow forecast as a number. "I focus on the economy as a whole and my view on the economy is all positive," he said. Mr. Erban added, "We will have bumps in the road and I do believe we will see a substantial downside if the President is removed from office." He also predicts within the next six months to one year, the Federal Reserve will start raising the interest rate and once that starts we will see the market run into trouble.

"My opinion is unless you are a trader, you shouldn't be in the market if your investment horizon is less than five years," Mr. Erban said. "If that is the core focus, on trends, then a good solid company will down the road beat the bank in the long run." Mr. Erban said people should be aware that the 20 percent plus returns of the last three to four years on the Dow and good quality stocks is the exception not the rule. According to Mr. Erban, the average investor should reset their horizon back to eight percent to 15 percent a year average on a long-term investment and they will make out fine in today's market.

He is hesitant to predict a growing "bull" market.

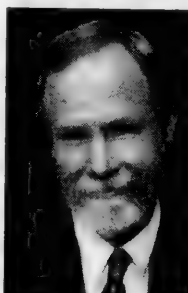
"While it's nice to hope for a continued Bull market, depending on the person's age or retirement versus them still being in the workplace, they may want to be taking some profits now," said Mr. Erban. "There is an old saying on Wall

Street. Bulls make money and bears make money, but pigs never do. Don't be greedy."

For the long-term horizon, people have to remember to look at the winners over the last three to five years. "People need to be aware that there are funds that lost from 40 percent to 60 percent last year on average. They must also have a long term investing perspective. Not everybody gained in the market last year, there are people who lost money last year," said Mr. Erban.

As for the best stocks in 1999, Mr. Erban said, "I invest in trends. I feel that if people look to where the economy is going they will get their answers." Mr. Erban suggests investing in healthcare and communications. "Any good solid growth and income fund should give the investor substantial savings for retirement," he said.

Ronald R. Hill of Baystate Financial Services of Andover said while it is difficult to forecast where the stock market is



going in 1999, it will probably end up being a good year overall with numbers in the 10,550 to 11,000 range. What will make the difference is positive earnings. "The saying of years ago, that all ships rise in a rising tide, is not true," he

said.

The overall results would depend on the companies that people choose. Investment and overall earnings will be the deciding factors.

Mr. Hill said what happens in the next year is really immaterial. He suggests investors make good choices and if things go down to take advantage of that and buy on sale. "The best advice I can give is the company you choose must have strong management, this will be very important in the next several years," he said.

Mr. Hill sees a positive upward trend in the market for the next year, and suggests that if by chance there is a downward turn, it is not necessarily a bad thing. This is the time for the mid to long

(Continued on page 3A)

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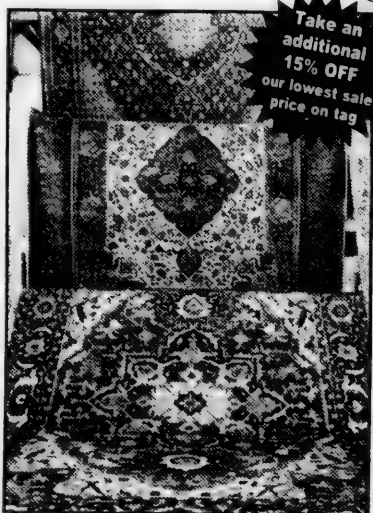
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Local advisors

(Continued from page 2A)

range investors to invest and buy again. "Personally, I feel that if someone is not willing to commit their money for the next three to five years, then they should not be involved in the market. They should just put their money in the bank," said Mr. Hill. "If the investor is willing to be in the market for three to five years or longer then the stock market is the right place to be and overall you will make the most for your investment."

Mr. Hill suggests that the best stock to buy varies from person to person. However, the three sectors that look like they will perform well are technology, telecommunications and financial stocks.

"The investor needs to assess what their goals are, said Mr. Hill. "If they are willing to be in the market for three to five years or longer, then they need to find a knowledgeable person who can present good choices to help them invest," he said. "Too many people go home at night and put on the television and overreact when they see the market turn. If they are in it for the long run, day-to-day turns are irrelevant. They should look at it as a sale and buy more when it goes down," added Mr. Hill.

Jordan J. Burgess, Sr. Financial Advisor in Andover, doesn't have a specific range to where the



stock market is going in 1999 but does see it moving up another 100 to 200 points. He said there is too much uncertainty going on internationally.

"America will see changes due to Asia and Latin America," he said. "We will see companies trying to moderate the effect of any earnings reductions."

Some of the pluses he sees for companies are the deregulation of some of the utility companies, particularly in the communications industry. He also sees the interest rates having a positive effect and the cost of energy coming down should help offset some of the effects companies will feel from reduced overseas sales. "A lot of major companies that derive their business from the Far East and Latin America will be able to offset savings in the cost of energy and interest expense," said Mr. Burgess.

"Depending on the individual investor and what they are trying to accomplish will play a major role in investments for 1999," he said. "Older people are much more conservative and tend to invest more with stocks and bonds. Younger people look for a longer investment time with more equities." Mr. Burgess predicts equities will continue to rise, just with some fluctuations over the next 12 months. He believes we will continue to see some growth, although he feels it will

(Continued on page 4A)

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Local advisors predict 1999's financial future

(Continued from page 3A)

not be as great as over the last two to three years. He believes the growth will be more moderate and investors should expect to see growth in the eight to 10 percent range.

Mr. Burgess considers mutual funds that are managed by growth and income one of the best bets for 1999. Other areas he believes are good investments are with drug companies, the entertainment companies, and financial services companies. He believes these areas will grow with the baby boomer generation, as the baby boomer generation continues to advance in age.



Judith Giarusso,
Vice-President for
Tucker Anthony in
Andover, recently
spoke with her strategy group in New York.

They continue to believe that 1999 will be as volatile a year as 1998 turned out to be.

With respect to the averages the Dow Jones Industrial and the S&P 500 will move higher by year-end 1999. As far as a specific forecast, for the Dow Jones Industrial average we are using a range of 9850 to 10,000.

What Tucker Anthony leaders really believe is going to happen in 1999, is they might get a return as far as the averages are concerned to some return to normalcy in terms of historical returns. Historical returns for the major averages have been in range of 10 percent to 12 percent. For the past four years, there have been somewhat unprecedented returns specifically for the S&P 500, returning over 20 percent per year for the last four years. This has been unprecedented from the historical perspective. Tucker Anthony advisors expect the averages to go up, but don't necessarily expect them on the average part to go up as much as they have in the past four years.

Ms. Giarusso suggests it is not as important to look at the average itself but to look at individual sectors similar to what was seen in 1998. What was seen in 1998 was a better than average index performance for several sectors, followed by some sectors lagging dramatically. Ms. Giarusso predicts this will go on again this year. They are also convinced the market will continue to be somewhat narrow in terms of the participation on a sector and an individual stock basis. Tucker Anthony suggests that, in 1998, the S&P 500 really had 50 of the top stocks, accounting for close to 80 percent of the gains in the S&P 500 for the index. They think that kind of narrow kind of performance will probably continue again this year.

Ms. Giarusso said she believes we are in the midst of a technological revolution and technology is certainly a sector that clients should be in. Their only caveat is that the valuation levels for some of the technology stocks has certainly gone up

with the expectations for this group, but still believe that there are opportunities within technology.

Tucker Anthony advisors also find the healthcare sector worth a look for a number of different reasons. The aging of America is one of the reasons. As the population is rising in age, so is the amount of prescription drugs. And then there is also a need from a healthcare perspective, with health care services and assisted living. The third sector to look at is the financial sector. They would, however, not overweigh the financial sector as much as technology or healthcare.

Their overall view of the market is positive, due in part to low interest rates and low inflation. Although price earnings multiples seem to be high from a historic standpoint, we are in a period of extended profit expansion with low inflation which if Ms. Giarusso is correct, will tend to support price-earning ratios at these levels.

Finding a fortune on Wall Street is easier than you think

(NAPSA) - "Me? Invest in the stock market?" laughed Laura, a young woman in her first job after college. "My paycheck barely covers my basic living expenses. After doling out money for rent, food, and transportation, there's really nothing left over."

Sound familiar? Echoing the doubt of many Americans who are trying to make ends meet, Laura never considered herself a potential investor. Investing, she thought, was risky and extravagant. But Stephen L. Nelson, self-made millionaire and author of *The Millionaire*

Kit: Surprisingly Simple Strategies for Building Real Wealth, showed her a cash reserve she never dreamed she had. By investing the \$2.25 she spent every morning on a cup of coffee, she not only kicked her college caffeine addiction, she also put herself on track to earn \$250,000 by the time she retires.

Many people believe that only the rich get richer on the New York Stock Exchange, but Stephen Nelson, a practicing CPA and author of *Quicken for Dummies*, contends that common-sense and simple investing are the real secrets of wealth. Nelson, who has made his million by following his own advice of regular and prudent investing of some reasonable percentage of income, suggests many ways people can "find" money to invest. Whether it's the windfall of a tax return or the money saved by remortgaging your home or even quitting smoking,

Stephen Nelson insists that there are surprising and easy ways for the common man to build a fortune.

Compound interest might sound stuffy and boring, but Nelson proclaims that "it is the engine that powers an investment wealth program." Like a snowball growing bigger and bigger as it rolls down a hill, so does the initial investment compound each day it remains invested. According to Nelson, the bottom line for people like Laura is that "if you place money

into an investment that earns a healthy rate of return and you reinvest your interest, you sooner or later end up with a tremendous amount of money." This isn't the get-rich-quick route; in fact, it's the get-rich-slow route, but that's fine for Laura, whose retirement nest-egg costs only a daily cup of coffee.

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After a year like 1998 many investors are wondering how long the stock market volatility will continue. According to William T. Ryan, President of Ryan Financial, "We think that volatility is here to stay. But investors can reduce its effect on their portfolios through proper diversification."

Since 1989 investors in the Merrimack Valley have been entrusting Ryan Financial with their retirement funds, rollovers, education funds and estate planning. Numerous corporate clients have also retained the firm to advise them on pension and 401k plan design and investing options. Their performance track record has placed them in the top third of all asset allocation investment managers for the past five years according to Nelson Investment Manager Database. Ryan continues, "We look at traditional diversification as a bomb waiting to explode. We are all taught that if you refer to history you will have a solid basis upon which to make decisions today. Our concern is that if you look at the ideal asset allocation over the past twenty five years and assume that it is right for today you will probably be subjecting yourself to far more risk than you counted on." He notes that during the past 25 years bonds should have been about one third of a perfectly risk-adjusted portfolio. However because interest rates vary inversely with the value of bonds the huge decline in rates from 15% to 5% generated profits in bonds almost impossible to envision today. Ryan contends that in order for bonds to repeat their past performance interest rates would have to fall from today's 5% level to perhaps 2%, an event he views as all but impossible. "People in bonds or bond funds today are getting less than 1/2% more interest than they get in a typical money market fund and have much more risk."

Proper diversification

At Ryan Financial they first attempt to determine

each client's appetite for return versus tolerance for risk. They then construct a portfolio of mutual funds, stocks and money funds that conform to their individual profile. Using several mutual funds from several different companies, all with contrasting investing styles, the account soon begins to take shape and for some clients they add a layer of blue chip stocks. The diversification across styles accounts for much of the lack of volatility that a primarily equity portfolio might infer.

Weekly investment committee meetings

Each Monday the four members of the investment committee meet to review each of the firm's holdings including all stocks and mutual funds. Reports are given by the appropriate person on any stock or fund that appears to be underperforming relative to its peer group. Opinions are then solicited as to the proper course of action and Bill Ryan, the chairman of the committee, makes the decision on whether to hold or sell. In the same manner discussions are conducted on which securities are to be added to the account. Any client affected by these decisions is contacted and informed. Because all accounts are handled on a non-discretionary basis the client must agree to the course of action prior to implementation. In addition to Bill Ryan the members of the committee are Mike O'Connor, formerly of Fidelity, Robert Moccia who was an officer at State Street Research and Tara C. Ryan who began her career at Ryan Financial. "We feel that few other firms our size can match our investment experience," Ryan noted.

Quarterly performance reviews

Each week, after the account has been managed by Ryan Financial for two full calendar quarters, performance position summaries are sent to each client. Appointments are then arranged for in person reviews during which each and every security held in the port-

folio are reviewed and a course of action is mutually decided upon. New investment ideas are then presented and by the time the client leaves, he knows the exact return of his account to the second decimal point and why. "We never cease to be amazed how clients of other firms are never even told their returns and they often don't know they should ask. Our philosophy has always been that what is measured tends to improve. We measure ourselves all the time and we publish the results for all to see."

Financial planning

Each of Ryan Financial's investment clients also benefits from the firm's extensive expertise in financial and estate planning. Recently Bill Ryan was chosen by *The Eagle Tribune* to write articles on planning and profiled two readers' situations in the January 17 edition.

Fearless forecast

Despite all of the current political intrigue the financial markets have regained their sanity and resumed their obsession with corporate earnings. "Over time the only two factors that affect stock prices are earnings and interest rates. Thankfully most of our clients took our advice last August and stuck to the plan because that decline was just an emotional reaction to external events," remarked Ryan. "Interest rates will not be competitive in investors' eyes for some time to come so corporate earnings are the key. However we feel that attention will shift from the biggest most prominent names to the most predictably profitable companies, many of whom are smaller. 1999 will be a stock picker's paradise. We think the S&P 500 index phenomenon is getting a little tired."

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Left to right: Michael O'Connor, William T. Ryan, Tara Ryan, Robert Moccia

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Smart women, smart choices – take charge of your future

(NAPSA) – Even though a woman's need for financial security is no different than a man's, women may face some unique challenges in their lifetime. As a woman, it's important to take responsibility for your own financial security whether you plan your finances with a partner or not.

In a recent survey by American Express Financial Advisors Inc., 78 percent of women felt they needed to increase their understanding of financial matters. Although this may seem like a daunting task, it won't be if you follow some helpful tips.

Get organized.

For starters, you need to know where you stand financially. If your finances are well organized, your job will be much easier. But if they're not – the first thing you'll have to do is get your records in order. Begin by reviewing your tax returns, checkbook registers and charge card records. You should know how much money you have coming in, how much you owe to creditors and where your assets are invested.

Have at least one investment in your name.

Three out of four women are single when they die. While this is an unpleasant statistic, it's one that needs to be faced realistically. You must prepare for the day when you could be managing your finances on your own – either due to the death of your husband or partner or divorce.

Attend investment seminars or work-

shops.

A growing number of women's organizations and financial services companies are offering investment seminars exclusively for women. These can provide an educational environment in which you can learn investment basics and ask questions.

Get information.

Find out how other women are managing their finances. You can look in personal finance magazines and books at your local library. The Internet also can be a valuable resource for finding investment information.

Join investment clubs.

Investment clubs can provide a fun, inexpensive way to learn more about investing with hands-on experience. Many club meetings are held at local public libraries. If you're interested in becoming a member of an investment club, check with your local library to see if any women-only clubs are currently available.

Talk to friends and family members.

Your friends and family are a great source of information. You should remember, though, that there is no "one size fits all" approach to investing. What's right for your neighbor may not be best for you and your specific situation.

Meet with a financial advisor.

A knowledgeable opinion can be invaluable to your financial future. A financial advisor can explain your financial options, provide you with advice tai-

lored to your situation and prepare a long-term financial plan.

Did you know that

- Women live seven years longer than men, on average.

- Women tend to work in jobs less likely to have employer-provided retirement planning benefits.

- The average age of widowhood is 56.

- Eighty percent of widows now living in poverty were not poor before their husbands died.

- Eighty to 90 percent of women will be solely responsible for financial decisions at some point in their lives.



What is dollar-cost averaging?

(NAPSA) – When it comes to investing, many people stay on the sidelines for fear of investing at the wrong time. Not even the pros can always time the market right.

One investment strategy – dollar-cost averaging – can take some of the guesswork out of investing. It helps smooth out the ups and downs of the market and over the long run it's usually a better way to invest.

How it works

Dollar-cost averaging is basically making an investment of the same amount of money at regular intervals. It's that simple! Because the amount you invest is constant, you buy more shares when the price is low and fewer shares when the price is high. The result is that your average cost per share will be lower than the average market price per share – as long as the value of your shares goes up over the long term.

Discipline, discipline

Dollar-cost averaging takes discipline. You don't have to be wealthy to reap the benefits of this strategy, but you do have to pay yourself first – no matter what. You may already be using this technique if your company withdraws a set amount from each paycheck for retirement or savings. Also,

[Continued on page 14A]

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Toscano & Ardito develops 1999 tax-savings strategies for individuals



Photo by Lisa Adelsberger

From the left, George Toscano, Jr., Roberta McCollum and Lawrence Ardito are ready to help with financial services and tax preparation.

Toscano & Ardito, CPA – one of the area's leading public accounting firms – is well-positioned for the 1999 tax season with a wide range of tax-savings strategies for their clients.

According to firm partner Lawrence Ardito, Toscano & Ardito, the firm's proactive approach has earned them the reputation for helping individuals handle their financial and tax-planning needs more efficiently and profitably. "For over 50 years collectively, our partners and staff have been providing personalized attention to area clients," said Ardito. "When tax time rolls around, for example, we are likely to be helping clients sort through issues of capital gains, IRAs, Roth IRAs, Education IRAs and incentives, child credits, home sales, estate and gift taxes. With our expertise, we can translate the complexities of tax

legislation into specific advice and solutions to our clients' tax issues."

In addition to offering personal accounting and financial planning services, Toscano & Ardito also specializes in business, financial and tax planning for closely-held companies. They offer a unique business perspective and employ state-of-the-art technology to provide services ranging from day-to-day business operations to positioning for future growth and financial strength.

Toscano & Ardito is located off Route 114 at Bayfield Drive in North Andover. For more information about the firm, or to make an appointment for a complimentary tax planning consultation, please call Lawrence Ardito, George Toscano or Roberta McCollum at 978-688-2880, email: tandacpa@aol.com, or visit the firm's website: www.tandacpa.com.

In addition to offering personal accounting and financial planning services, Toscano & Ardito also specializes in business, financial and tax planning for closely-held companies. They offer a unique business perspective and employ state-of-the-art technology to provide services ranging from day-to-day business operations to positioning for future growth and financial strength.

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Lawrence J. Ardito, CPA

George J. Toscano, Jr., CPA, MST

Roberta L. McCollum, CPA

In 1999 IRS seeks to be more approachable

IRS reform highlights

(AP) - Highlights of the Internal Revenue Service Restructuring and Reform Act, which gives taxpayers new powers and makes numerous changes in both tax laws and within the IRS itself.

Taxpayer rights

Burden of proof shifts from taxpayer to IRS in tax court cases, so long as taxpayers cooperate, keep adequate records and don't have a net worth greater than \$7 million.

People faced with problems due to actions without their knowledge by spouses would have an easier time getting tax relief. Divorced or people separated at least 12 months could separate their tax liability from their former spouses. The protections must be taken within two years of the beginning of a collection action.

Interest and penalties would be suspended if the IRS waited more than 18 months to inform someone they owed additional taxes. After 2004, that period will be shortened to one year.

People who pay back taxes through installment agreements with IRS would see the balance-due penalty reduced from 0.50 percent to 0.25 percent.

The IRS must give people 30 days after notifying them of a potential property lien to satisfy a tax bill. The taxpayer can request a hearing to resolve the

dispute during that time. A judge must approve any seizure of a taxpayer's home or that of a former spouse.

IRS management

- Checks can be made payable to the U.S. Treasury, not just the IRS.

- The National Taxpayer Advocate and the 79 regional advocates have greater authority to intervene in tax cases and have a direct, toll-free line available for taxpayers to call. The regional advocates no longer will report to IRS supervisors who also oversee collections and enforcement.

- All IRS notices sent to taxpayers will contain the name and telephone number of a contact person at the agency.

- A new nine-member oversight board will watch over the IRS; its powers include making recommendations for IRS commissioner.

- The IRS chief counsel reports directly to the IRS commissioner.

- The IRS commissioner gained authority to hire 40 executives at salaries up to \$175,400.

Mission statement

- The new IRS mission statement: "The IRS mission: Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all."

- The old one: "The purpose of the Internal Revenue Service is to collect the

proper amount of tax revenue at the least cost; serve the public by continually improving the quality of our products and services; and perform in a manner warranting the highest degree of public confidence in our integrity, efficiency and fairness."

Changes affect middle-class taxpayers

From stock investors to moms and dads to college students, millions of middle-class people will find the bottom lines on their tax returns affected by changes in the tax law. Dozens of new rules deserve an extra-close look as American taxpayers brew their coffee and sharpen their pencils - or power up personal computers - to prepare for their annual encounter with the Internal Revenue Service.

"There may not be more changes than in a normal year, but a lot of tax breaks were geared toward the lower-income taxpayers, so it will affect a lot more people," said John Gardner, senior manager at the KPMG Peat Marwick accounting firm.

In addition, taxpayers have more options than ever to file their returns electronically with the IRS. They can even pay taxes with credit cards for the first time. And the reformed IRS with its new emphasis on "service" promises to

be more helpful and less heavy-handed than in the past.

Some things haven't changed. The tax deadline remains April 15 unless an extension is requested, and the tax code is still huge, running just under 10,000 pages. Nearly half of all federal revenues continue to come from income taxes, projected at \$768 billion for 1998.

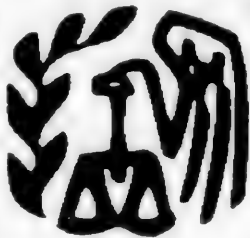
But a handful of changes figure to have broad impact. Among them:

- A credit of \$400 for each child under age 17 for middle-class parents. Even modest-income parents who pay no income taxes could qualify, meaning they would get a refund.

- Education credits of up to \$1,500 per child for the first two years of college, subject to certain income limits, and deductions for interest payments on student loans.

- Assets such as stocks and bonds held for just over a year - instead of 18 months - now qualify for lower capital gains tax rates. All the details and a

(Continued on page 10A)



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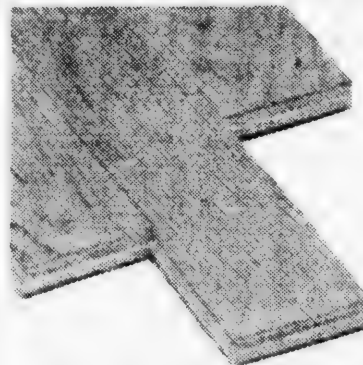
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Roth IRAs offer advantages to many

Since the Roth IRA was introduced in 1998, many now have great opportunities to plan for retirement. Terry Barile, Assistant Vice President, Pension Officer at Medford Bank, who has more than 20 years of retirement plan experience, has answered some of the more commonly asked questions about IRAs.

Q. What are the significant differences between a Roth IRA and a Traditional IRA?

A. One significant difference between the Traditional IRA and Roth IRA is whether or not contributions are deductible. With a Traditional IRA annual contributions are potentially deductible on your federal tax return. All earnings are tax deferred and taxes are paid on these assets at the time you begin distribution. In addition, Traditional IRA distributions become mandatory at age 70½.

When establishing a Roth IRA, contributions to the plan are nondeductible. Earnings are tax deferred. The Roth IRA is designed to provide tax free distributions (following certain IRS guidelines). Distributions are not mandated by a certain age.

Q. Is it true that Roth IRAs are more beneficial for younger people?

A. Roth IRAs can certainly benefit a younger person, however older individuals will find advantages to a Roth as well. For instance, a Roth IRA account holder who is still employed and does not exceed certain income limits may continue to contribute annual contributions to the plan beyond age 70½. There are no required mandatory distributions from Roth IRAs. In addition, distributions paid to a beneficiary due to death of the account holder will potentially pass "tax free."

Q. Am I able to contribute to an IRA plan if I am 71 years old and still working?

A. You may be eligible to contribute to a Roth IRA at any age as long as you are still employed and do not exceed certain income limits. However, IRS regulations state that you may no longer contribute to a Traditional IRA for the tax

year in which you have attained age 70½ or in any year thereafter.

Q. Is it too late to open a "new" Roth IRA plan for the 1998 tax year?

A. It is not too late for you to establish a Roth IRA plan for 1998. You have until April 15, 1999, the 1998 tax filing deadline (for most taxpayers) not including extensions, to establish and make your contribution. Take note, the tax year for which you make your Roth IRA contribution begins the five year clock toward a possible "tax free" distribution from the plan. Tax free distributions from Roth IRAs are permitted after an account holder has held the plan for a five year period and has met "one" of the following terms; attaining age 59½, using the funds for purchase of a first home, if permanently disabled and death.

Q. Is it always a good idea to convert from a Traditional IRA into a Roth IRA?

A. In certain circumstances converting from a Traditional IRA into a Roth IRA may prove beneficial. While the conversion may be a fully taxable event, it will allow your converted money to earn in a "tax free" environment in the Roth IRA. (Taxes on converted dollars should be paid from other sources). Conversions may also be favorable if you have ten or more years before you begin distributing the funds. Many financial planners may also suggest that a Roth IRA could play a vital role in your estate planning. Conversions are sometimes recommended, as the tax liability is satisfied at conversion, allowing Roth IRA assets to pass to heirs "tax free." However, it is always best to consult with a tax advisor or expert to determine what is best for you.

The answers provided in response to these questions only highlight portions of the IRS guidelines pertaining to these plans. For complete IRA plan information, please consult your local financial institution or contact Medford Bank.

Medford Bank provides information with no obligation and is able to provide free computer analysis to help you determine what benefits a Traditional IRA or Roth IRA could provide.

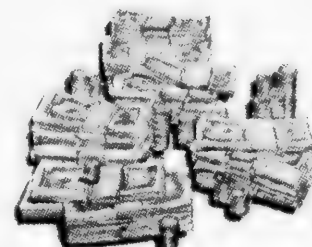
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In certain circumstances converting from a Traditional IRA into a Roth IRA may prove beneficial. While the conversion may be a fully taxable event, it will allow your converted money to earn in a "tax free" environment in the Roth IRA.

Changes affect middle-class taxpayers

(Continued from page 8A)

worksheet are found on the Schedule D form.

— People who converted savings from a traditional individual retirement arrangement, or IRA, to a Roth IRA may include the entire amount as taxable income on this year's returns instead of spreading it out over four years.

— Anyone under age 59½ who withdrew money from a traditional IRA is not subject to a normal 10 percent penalty if the funds are used for educational tuition, fees, books or room and board — or for the purchase of a first home.

This year, Congress took steps to ensure the child and education credits don't accidentally force some middle-class people to pay alternative minimum tax, which is intended to ensure higher-income people don't completely escape income taxes.

But that action is only temporary, meaning lawmakers will have to revisit it this year to avoid the problem in the 1999 tax year.

"It's not going to be a problem this year, but it hasn't gone away," said KPMG's Gardner.

Once all the calculations are done and the forms filled out, taxpayers will find there are several new ways to transmit their return to the IRS.

Last year, 24 million returns, or 20 percent, of all individual returns were filed electronically, usually by using any

of the widely available personal computer software programs, over the telephone, or through a professional tax preparer.

"It's our goal to make e-file the preferred way to file with the IRS," said Bob Barr, chief of electronic filing at the agency.

New features could entice more taxpayers to file this way. By providing bank account information, taxpayers can direct when they want payments transferred to the IRS and get refunds deposited directly.

In addition, people who use Intuit's TurboTax or MacIntTax software can pay



with Discover or other Novus cards, and any taxpayer can use MasterCard, American Express or Novus cards to pay by calling a toll-free telephone number.

Some taxpayers with simple returns will be able to use TeleFile, which requires a person to fill out an uncomplicated booklet — sent by the IRS to people who appear to qualify — and then finish their returns with a 10-minute telephone call. About 6 million people filed this way last year.

The IRS reform law passed in 1998 by Congress makes some other major changes, particularly for people who get into a dispute with the agency.

The burden of proof now rests with the IRS, instead of the taxpayer, and the agency's enforcement activities will be overseen by a nine-member board that includes private citizens.

In addition, so-called "innocent" divorced or separated spouses can now avoid legal entanglements caused by their former partners — there's a new form coming for that — and the IRS must explain why it denies a refund.

Beyond the specific changes, the IRS is changing its focus to one that emphasizes service over punishment. As evidence, there are new 24-hour help telephone lines and problem-solving days at local IRS offices to help people resolve difficulties.

"What we're doing today is only the beginning of an IRS that is rededicated to high standards of customer satisfaction and efficiency," said IRS Commissioner Charles Rossotti.

Finally, one symbolic change might mean a lot to taxpayers who care where their money goes. People can now make checks payable to the U.S. Treasury, instead of the IRS — an acknowledgment that taxes fund the entire government, not just its tax collector.

IRS forms, regulations, advice and telephone numbers are available on the Internet at <http://www.irs.ustreas.gov>. A general help line is found at 1 (800) 829-1040.

Capital gains

By Curt Anderson AP Tax Writer

Last year, changes in capital gains law meant millions of people saved money on their taxes, if they could pick their way through the confusing maze of different rates.

For 1998, things aren't quite so complicated.

"It's going to make it much simpler for people to complete their returns and also to do planning," said Martin Nissenbaum, personal income tax planning director at the Ernst & Young accounting firm.

Effective in January, 1998, a wider range of sales, exchanges or conversions of investments or property held for more than one year are eligible for a 20 percent capital gains rate. Last year, the time frame was 18 months.

There are exceptions: collectibles such as coins or stamps and gain from certain small business stock are still taxed at the maximum rate of 28 percent, while gain from depreciable real property is taxed at 25 percent.

Details are available in Internal Revenue Service Publications 544 and 550.

The upshot for 1998 is that the majority of investors, particularly those with mutual funds and stocks, will know that their capital gains are covered by the 20 percent rate or lower if they held the investment for at least a year.

"They won't have to be concerned about a third rate, especially with mutual funds," Nissenbaum said.

(Continued on page 12A)

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Pictured from left to right are: Resident Dorothy Schiavone and Joanne Souza – Director of Marketing.

tem for immediate staff response and enhanced safety insure a safe, secure environment. Linda Rood is the program director and has an extensive background in the care of Alzheimer's Disease.

Marland Place is committed to offering professional,

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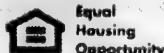
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Capital gains

(Continued from page 10A)

The rates are due to change again beginning in 2001, when the 20 percent bracket drops to 18 percent.

"After 2000, things get complicated again," Nissenbaum said.

More information on mutual fund distributions is found in IRS Publication 564.

There are also some changes in the way taxpayers report investment income for 1998.

In general, most capital gains and losses should be reported on IRS Schedule D, including gains from mutual funds, stocks and bonds. But ordinary dividend income above \$400 should be reported on Schedule B, along with regular interest income.

In past years, capital gain distributions from mutual funds and ordinary dividends were reported together on one form, with capital gain distributions then transferred over to another form.

Although the new system is simpler, Nissenbaum said people should be aware they might make errors if they do what they did last year.

"Don't add together your dividends and your capital gains," he said. "You used to subtract out those dividends."

One other change involves investors in foreign companies, who are increasing as global technology and information become better and faster.

New for 1998, single filers who paid \$300 or less in foreign income taxes, \$600 or less for joint filers, can generally take a credit for any foreign taxes they paid without doing a time-consuming calculation required by U.S. tax law.

In one example from last year, Nissenbaum said a taxpayer with \$15 in tax paid to Brazil had to spend at least an hour figuring out the IRS forms.

"There are so many more people who are investing in foreign companies," he said. "Why make people go through all of those hoops?"

Alternative minimum tax

By Curt Anderson AP Tax Writer

Middle-income taxpayers should count themselves lucky that Congress made sure they wouldn't be forced to calculate the complex alternative minimum tax if they take advantage of new child and education credits.

Many investors, however, might not be so fortunate.

The modest \$9.2 billion tax bill passed in fall 1998 provided a temporary, one-year exclusion of the \$400-a-child tax credit and the Hope and Lifetime Learning tax credits from the AMT, sparing an estimated 800,000 taxpayers.

The AMT is intended to ensure that mostly high-income taxpayers don't completely escape income taxes through various deductions, such as those for state income taxes or the capital gains tax rate on long-term investments.

What happens is that many investors accelerate deductions – for example, paying state and local taxes in 1998 instead of waiting until 1999 – unaware that they

might fall into AMT.

AMT allows very few deductions, meaning they will be lost even though the investor paid the taxes.

"All of a sudden, if you live in a high-tax state, your federal return shows the income without the deductions," Torella said. "All of a sudden, you've got a problem."

Unfortunately, there's not much to be done this year. But investors in 1999 should consider waiting to pay state, local and real estate taxes until 2000 – even if there's a small penalty involved – if they think they may be forced into AMT.

"It's better to pay interest for a couple of months than it is to lose an entire deduction," Torella said. "You're still better off."

To find out if the AMT applies to you, do the worksheet that comes with the instructions for the 1040 form if you think you had deductions such as property taxes and state taxes that may trigger AMT.

Form 6251 is used to figure your income under the AMT formula, adding back certain tax benefit "preference items."

In simplified terms, it works this way:

Subtract from your income an exemption of \$45,000 for joint filers, \$33,750 for singles or heads of households. The rest is taxed at 26 percent for a couple's first \$175,000 in income and 28 percent above that.

Comparing the AMT tax to your regular tax bill, you must pay any AMT above your regular tax. For example, if the AMT calculation comes to \$75,000 while the regular tax is \$50,000, the taxpayer must pay a total of \$75,000.

Education credits

By Curt Anderson AP Tax Writer

For millions of Americans, children and a college education can mean major expenses. Now, they can help reduce the bottom line on tax bills.

Credits enacted by Congress in 1997 will benefit people on their 1998 tax returns if they have children under age 17, are planning for a child to attend college or are continuing to their own higher educations.

For years, the tax code has included an exemption for dependent children, and that won't change. But for the first time, many middle-income taxpayers can claim a \$400 credit for each of them and in 1999, the credit will rise to \$500.

Families with up to two children can use the credit to reduce their taxes to zero, but not to gain a refund from the Internal Revenue Service. Families with three or more children can qualify for a refund using the credits, however.

The credit is targeted at middle-class people. It is reduced by \$50 in total for every \$1,000 a family's adjusted gross income exceeds \$110,000 for joint filers, \$55,000 for married couples filing separately and \$75,000 for single filers.

That reduction applies to the total credit, not for each child. Thus, a family with four children would see their \$800 credit drop to \$750; the credit for a family with one child goes from \$400 to \$350.

The two education incentives, called the Hope Credit and the Lifetime Learning Credit, can only be claimed by people

whose modified adjusted gross income is no higher than \$50,000 for a single filer or \$100,000 for a married couple filing jointly.

In both cases, taxpayers can use the credits to reduce taxes to zero but not to generate a refund.

The Hope Credit allows taxpayers to claim up to \$1,500 for each of the first two years of post-secondary education expenses paid after Dec. 31, 1997. The expenses include tuition, fees, books, supplies and equipment for undergraduate work, but not for graduate or professional-level education.

To qualify, a student must be enrolled in at least half of the institution's full-time workload.

The Lifetime Learning Credit applies to any undergraduate, graduate or professional coursework tuition, fees or expenses after June 30, 1998. The credit amounts to 20 percent of those costs up to a maximum \$1,000 per return.

One other change in the tax code could help send a child to college. People can contribute up to \$500 a year to an Education IRA, as long as the beneficiary is under 18 when the contributions are made. The contributions are not deductible.

There is no tax on the withdrawal as long as the money is used for higher education expenses. The ability to contribute to an Education IRA is limited to married couples filing jointly with modified adjusted gross incomes no higher than \$150,000, or \$95,000 for single filers.

More electronic options

By Curt Anderson AP Tax Writer

Pay taxes by credit card. Get a refund twice as fast using a personal computer. Finish your income tax return in about ten minutes. Use a PIN code instead of paper to "sign" your return.

All unavailable only a few years ago, electronic and telephone filing of federal taxes is growing by leaps and bounds at the Internal Revenue Service.

"We have about one in five taxpayers filing this way going into 1999," said Bob Barr, the IRS chief of electronic filing. "We want to have four in five going into 2008. That's a pretty aggressive goal."

About 24 million taxpayers filed their returns last year electronically, many of them using such widely available personal computer software as Intuit's TurboTax or H&R Block's TaxCut, or by hiring tax preparers who filed that way. IRS projects e-filing will grow 20 percent this year, to around 30 million.

One big incentive for millions of people: electronic filing cuts in half the time it takes for a refund check to arrive. Some software companies also offer versions to prepare state tax returns.

A lot is new this year, starting with

the first-ever use of credit cards to pay IRS.

Taxpayers who buy TurboTax and MacInTax software can pay taxes using any credit cards issued by Novus; Discover and Private issue are the dominant two cards.

Any taxpayer with a touch-tone telephone who wishes to use MasterCard, American Express or Discover could choose a second route by dialing a toll-free number and paying taxes that way. Visa, the largest credit card issuer, has not yet signed up for that service.

"They chose to take a wait-and-see attitude for one year," Barr said.

Aside from purchasing software, taxpayers can hire a preparer that will file returns electronically, or use Internet-based practitioners to do the same thing. Each of these is checked out by the IRS, which must approve applications before a company can offer such a service.

Also available for the first time in 1999 is payment of taxes through a direct debit from someone's bank account. The beauty of this arrangement, Barr said, is that the taxpayer can choose a convenient date for the debit as long as it's by April 15.

"It's like file now, you still pay later," he said.

Two pilot projects involving use of personal identification or PIN codes in place of paper signatures could affect people who filed electronically with the IRS last year.

The agency plans to send out PIN codes for about 12 million taxpayers, which they can use to electronically "sign" their returns. No paper would be sent to the IRS, not even the usual W-2 or 1099 forms.

Tax practitioners also will get PIN codes for certain taxpayers; that effort is slightly different in that the taxpayer will select his own PIN code to ensure the privacy of the returns.

Finally, IRS will mail booklets to millions of taxpayers who figure to have the simplest returns that will enable them to file by telephone 24 hours a day, seven days a week.

A simple worksheet in the booklet will help people decide if they qualify. During a short telephone call, the return is filled out to determine whether a tax payment or a refund is due, and a customer service number in the booklet acts as a signature.

Also available is the IRS Web page on the Internet, which has a smorgasbord of forms, tax law text, advice, telephone numbers and – for the first time this year – a way to find tax practitioners using a person's zip code.

Eventually, Barr said, the IRS wants to broaden its cyberspace activities to allow contact between revenue officials and taxpayers by e-mail, including requests for back copies of tax returns and Q & A sessions.

"It's not going to be just about filing and payments, once we've solved all of their security and privacy issues," Barr said.

The IRS Web site address is: <http://www.irs.ustreas.gov>. The site includes links to many of the most popular tax preparation software companies.

(Continued on page 14A)



Edgewood taking reservations for second phase

Half of new addition already reserved

Edgewood Retirement Community recently announced they are taking reservations for their second phase. Due to the demand for additional homes, Edgewood will soon add 36 apartment homes, as well as an indoor swimming pool and whirlpool.

"We've already had a lot of excitement about the second phase, in fact one half of the apartments are already reserved," says Marlene Rotering, Edgewood's executive director. "The tremendous response we've seen for our second phase is certainly a testimony for the wonderful lifestyle enjoyed at Edgewood."

The new apartments will feature enhanced designs including a private patio or balcony. Residents will have the opportunity to choose their favorite

to historic Edgewood Farm and beautiful Lake Cochichewick, and was designed to offer a rewarding retirement lifestyle full of freedom and personal choice. At Edgewood, there are an array of activities from which to choose. From gardening and crafts, to cards, yoga and seniorobics, there is something to suit most anyone's lifestyle.

"Edgewood is a community where retirement is simply an extension of the active, independent lifestyle people have always enjoyed," says Kathy Hamel, sales manager at Edgewood.

Another priority of the community is to provide high-quality nursing care on site, should residents need it. This concept, called life-care, offers peace of mind that comes when planning for the future.



location, size, style and view for their new home. They also can choose their own carpet colors, cabinetry style, countertop color and other decor details to custom design their home to their taste.

Edgewood helps make life a little easier by offering an impressive range of quality services such as maintenance, groundskeeping, and a gracious dining room. The community's expansive use of common areas offers popular amenities such as a library with a fireplace; a convenience store; an on-site branch bank; a beauty shop and a card and billiards room.

The community is also adding an indoor pool and whirlpool as part of the new aquatic center. The pool will allow

"I like the security of living here," says Marian Ullman, who resides at Edgewood. "The feeling that there's always somebody to take care of you, especially as you age, is very important." The Meadows, Edgewood's skilled nursing center, is fully licensed and Medicare certified. It offers respite, rehabilitative and long-term care.

Edgewood offers many financial packages to fit almost any budget, including a Return-of-Capital Plan that returns up to 90 percent of the entrance fee to the resident, or the resident's estate. Entrance fees begin at \$159,000.

Edgewood is guided by a Board of Trustees made up of local medical professionals, business people and clergy. It

Interested in
Edgewood's
comfortable retirement
lifestyle?
Better hurry.
So is everyone else.

Perhaps all the excitement is because we're getting ready to add more spacious apartment homes at Edgewood. You can choose your favorite location, size, style and view for your new home.

And, you can custom design it by selecting carpet colors, cabinetry style, countertop color and more.

All the excitement could also be about Edgewood's convenient services - housekeeping, maintenance, flat laundry service and scheduled transportation.

Of course, it might be word of the new swimming pool and whirlpool, or any one of the other amenities.

Then again, there's the unlimited access to The Meadows, our professionally staffed, on-site health center.

Whatever the reason, it's creating a lot of excitement over our friendly community, where retirement is simply an extension of the active, independent lifestyle people have always enjoyed. In fact, over one half of the 36 new residences are already reserved.

If you're interested in this unique opportunity to reserve the Edgewood lifestyle, call (978) 725-3300 or toll-free (800) 649-3343.



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Entrance fees start at \$159,000
with 90% refundable.

Managed by Life Care Services Corporation.
The nation's leader for over 35 years.



"We've already had a lot of excitement about the second phase, in fact one half of the apartments are already reserved."

Marlene Rotering

residents the opportunity for aquatic exercise while enjoying the beautiful wooded views surrounding the community.

Edgewood is located in North Andover on 63 acres and offers a unique blend of country living and cosmopolitan charm. The community is adjacent

is the only community in the area managed by Life Care Services Corporation, the recognized leader in the management of senior residence communities, with 35 years of experience in more than 70 communities nationwide. For more information about life-care retirement at Edgewood, call Sales Manager Kathy Hamel at (978) 725-3300.

(Continued from page 12A)

Roth IRA still smart

By Curt Anderson AP Tax Writer

Last year was the best time to convert a traditional individual retirement arrangement to a new Roth IRA, but for millions of taxpayers it makes sense to consider making the change in 1999.

What makes Roth IRAs different is that although contributions are not tax deductible – as they may be in a traditional IRA – people don't have to pay taxes when the money is withdrawn for a qualified reason or after age 59½ if the money has been there at least five years.

Because the contributions are invested and the money would be expected to grow significantly, the Roth IRA can provide sizable financial advantages, said Joan Vines, partner at the Grant Thornton LLP accounting firm.

"For a great number of people, it shifts earnings from being taxable to being totally tax-free," Vines said.

People can convert traditional IRAs to Roth IRAs, provided their adjusted gross income is under \$100,000 and they are not a married couple filing separately. The only catch is that taxes must be paid up-front on the money converted.

For those conversions made in 1998, Congress is allowing people to spread their taxable income over four years, although that can be reconverted only for 1998 if a person wanted to pay off the entire debt.

Although the four-year installment plan doesn't apply to post-1998, Vines said people should still consider the switch to a Roth IRA provided they don't have to pay the up-front taxes out of IRA funds.

"Generally, the Roth IRA should be the way to go, but it's important that you pay the taxes out of other funds. Otherwise it's a net break-even," she said.

In addition, IRA money used to pay taxes is subject to a 10 percent penalty because it's not a qualified purpose for the money. Early withdrawals are now allowed penalty-free for some purposes, such as higher education expenses, some medical expenses and up to \$10,000 for a first-time home purchase.

Annual contributions to all IRAs are limited to \$2,000 per person, but Roth IRAs have one other difference: people can continue to contribute after reaching age 70½ if they have earned income and don't have to withdraw the money while they are living.

Some people may have converted to a Roth IRA in 1998 only to lose some of their investment due to the stock market dips last year, so they switched back to a regular IRA to avoid the tax liability.

Previously, the Internal Revenue Service permitted people to switch back and forth as many times as they liked, but new rules permit only one "reconversion" in 1999. One reason to recharacterize a Roth to a traditional IRA would be an unexpected boost in income that puts someone over the \$100,000 limit.

"People should look at it again in 1999 to see if they should leave it alone or recharacterize it," Vines said. "They should look at the relative values, and remember they'll also be giving up the four-year spread on paying taxes."

Small business

By Curt Anderson AP Tax Writer

Small business operators and the self-employed have several tax changes to consider in preparing 1998 returns, starting with car expenses and breaks aimed at easing a disastrous year for farmers.

The standard mileage rate for business use of a car rises a penny a mile to 32.5 cents, and for the first time it applies equally to leased vehicles.

Using the mileage method of figuring expenses prevents people from saving hundreds of receipts for everything from oil changes to garage rental fees, said H&R Block tax research specialist Maggie Doedtman.

"People won't have to keep coffee cans in their vehicles to stuff receipts in, as some of my clients used to do," she said.

Farmers and ranchers who suffered through flood, drought and extremely low commodity prices got two major breaks in the huge catch-all spending bill passed by Congress in October.



They can take advantage of permanent income averaging, which allows them to smooth out the peaks and valleys in their earnings, instead of two the previous year. Unless Congress changes the law, the deductions will increase gradually until the entire premium become deductible in 2003.

– Up to \$675,000 of the value of a qualified, family-owned business can be excluded from taxes if the owner died in 1998.

– Deductions can be taken in 1998 for purchases of up to \$18,500 in equipment, provided the business doesn't buy more than \$200,000 that year. Otherwise, the cost must be depreciated over several years.

For 1999, one big change took effect Jan. 1: an expanded definition for a "principal place of business" that may allow many people to take a home office deduction for the first time.

Among the requirements are that the home office be used for administrative or management activities, that there is no other fixed place where those activities occur, and that the office is used "exclusively and regularly" for business, according to the IRS.

One warning is that an employee's decision not to use suitable space provided by the employer can affect whether the IRS will permit the deduction.

"People should begin right away figuring out whether they qualify," Doedtman said. "The definition is a lot more flexible."

The IRS offers Publication 334, "Tax Guide for Small Business," aimed at helping sole proprietors. There is also Publication 910, a guide to free tax services, and Publication 1518, a 12-month

wall calendar with tax tips and key dates.

Also available are Publication 225, "Farmer's Tax Guide," and Publication 595, "Tax Highlights for Commercial Fishermen."

Finally, the IRS Internet site at <http://www.irs.ustreas.gov> has a Tax Info for Business section offering forms, information and answers.

Audit

By Curt Anderson AP Tax Writer

The thing a taxpayer fears most from the Internal Revenue Service is a dreaded notice of an impending audit, but it's an extremely rare event.

Just under 1.3 percent, or 1.5 million, of the nation's tax returns were audited in fiscal 1997, according to the IRS. The agency chooses returns to audit mainly through computer programs that screen for certain documents or likely points of error or fraud.

"If your return is selected for examination, it does not suggest that you made an error or were dishonest," the agency says in audit documents. "We may examine your return for a variety of reasons."

But it still pays to know what's in store when confronted with an examination, which is the IRS word for audit. All the details are available in IRS Publication 556.

First off, the taxpayer is notified in the mail that the return will be audited, and IRS will describe the kinds of records needed. Some audits are handled totally through the mail; others involve face-to-face meetings at IRS offices, a taxpayer's home or office or that of an attorney or accountant.

A taxpayer has the right to self-representation or to hire a lawyer and can make tape recordings of any meetings with IRS agents.

The agency also offers its Problem Resolution Program, where taxpayer advocates with new powers to get involved in tax cases after getting that first 30-day letter and describing the disputed issues. Witnesses can be brought to support a taxpayer's position. These decisions can be appealed to federal courts.

– Within 90 days, through the Tax Court, or later through the U.S. District Court or Court of Federal Claims. In general, the Tax Court handles cases before any tax has been assessed and paid, while the other two take care of those after tax is paid and a claim is made for a refund.

The IRS makes this cautionary point on appeals: "Your reasons for disagreeing must come within the scope of the tax laws. You cannot appeal your case based only on moral, religious, political, conscientious or similar grounds."

Y2K

By Curt Anderson AP Tax Writer

The Internal Revenue Service is confident its computers are ready for the Year 2000, but taxpayers should watch out for any unexplained glitches.

"We're going to try to avoid these things, but they could happen," said IRS

Commissioner Charles Rossotti. "Although there might be some inconvenience, we're not going to allow any taxpayer to suffer any financial harm."

Computers worldwide that use two digits for years could recognize 2000 as 1900 unless their software is fixed, which would create havoc in information systems used by government and business.

By early 1999, IRS officials say they will finish work and testing on 70,000 computer programs, a process that has taken 1,000 people two years to complete. IRS workers have rewritten some 40 million lines of computer code.

"By the end of January, every computer program we have will be Y2K-compliant," predicted John Yost, who oversees the effort at IRS.

Much of the work on mainframe computers – the ones used by IRS for processing refunds and payments – was finished prior to the 1998 tax return filing season. There were some errors last year in computation of penalties and interest and in some notices for taxes due.

"It did occur, but it wasn't a big fraction of the total," Yost said. "Overall, we had a good filing season."

Now most of those bugs have been ironed out. This year, the IRS computers that deal with customer service and with collections and audits will have the new lines of rewritten code.

Despite testing, the sheer scope of the changes and the complexity of tax laws make mistakes possible. Yost, however, said the major danger is that some programs just won't work.

"They tend to be either on or off," Yost said of these computers. "Either the system is up and working and giving good information or the system is down."

Independent observers say IRS has done a good job of dealing with the Y2K problem. Rep. Steve Horn, a California Republican who chairs the House subcommittee on government management, said many in Congress who were "convinced that IRS wouldn't make it" have been pleasantly surprised.

Taxpayers who believe they've gotten inaccurate IRS tax information, notices or other data should call the agency at 1 (800) 829-1040.

What is dollar-cost averaging?

(Continued from page 6A)

many mutual fund companies will automatically transfer as little as \$25 each month from your checking account into one of their mutual funds.

Find the right investments

So where should your money go? You can buy stocks – but shares of mutual funds may actually be a better vehicle for dollar-cost averaging. It's easier to invest rounded dollar amounts in a mutual fund than in company shares. When making investment decisions, you should look at volatility, growth and dividends.

Stay the course

For this strategy to be successful you must be willing to invest throughout the changing market conditions. The key is to stay the course. If you stop investing when the market goes down, you lose the benefit of dollar-cost averaging.

Assisted living at its best

Word has spread that Heritage at North Andover is the Merrimack Valley's premier assisted living community. Although 95 percent occupied, several different style apartments still remain available. According to Marketing Director Dina Lynch, "Heritage at North Andover is filling quickly. At this point, we expect to have a waiting list by early spring." Executive Director Beth Vellante states that "Our caring staff and top quality services have created a high level of satisfaction among our residents and their family members. We care about our residents and are totally committed to helping them maintain the independence they cherish."

At Heritage at North Andover, residents enjoy three delicious meals served by waitstaff in a lovely dining room. Weekly housekeeping, recreational activities, social events, personal care services, utilities and 24 hour staffing are also all included in one monthly service fee. According to Activities Director Rebecca Loveland, "Visitors always comment on our warm, friendly atmosphere. Our residents know that this is their home. In many ways, we're like an extended family."

Although residents enjoy many com-

munity events together, all residents have their own spacious, private apartments and are free to come and go as they please. In addition, respite or short stay programs are available, which include the same services available to assisted living residents, but at a daily rate.



Heritage at North Andover is also proud to offer "Homestead at Heritage," a very special program for individuals with memory impairment. This program offers an enriched activities program combined with 24 hour personal care services all provided in a secure, home-like setting especially designed for memory impaired seniors.

Heritage at North Andover is located on eight beautiful acres overlooking Weir Hill at 700 Chickering Road in North Andover. For information and a tour, please call Dina Lynch at (978) 683-1300.

... "Our residents know that this is their home. In many ways, we're like an extended family."

Rebecca Loveland

Ten ways to change your financial habits

(NAPSA) - 1. Use Direct Deposit for your paycheck. According to a recent survey, your parents are 50 percent more likely to use Direct Deposit for their Social Security check than you are for your paycheck. Your parents are more technologically advanced than you are. This is embarrassing. If your company doesn't offer Direct Deposit, ask for it. Direct Deposit is the safest, fastest and most confidential way to receive your paycheck.

2. Ask your company to use Direct Deposit for expense checks, bonuses, and travel reimbursements. The United States lags far behind other countries in Direct Deposit use. Only 46 percent of U.S. employees use Direct Deposit. Canada and Norway are at 100 percent, Japan 99 percent, Germany 95 percent and Great Britain at 78 percent. The Norwegians are winning. Don't let this happen.

3. Make a pledge to decrease visits to the inside of your bank next year. Now that you've committed to using Direct Deposit, you won't have to spend time standing in line to deposit your checks. It will save you so much time that you actually might have time to go to the bank, but now you won't need to.

4. If you are getting a tax refund this year, file electronically and ask for Direct Deposit. This is the fastest possible way to get your money. Whom do you want collecting interest on your money, you or the government?

5. Ask the companies you pay regularly, such as utility, mortgage and insur-

ance companies, how you can sign up for Direct Payment. Direct Payments gives you the ability to make payments automatically from your bank account and simplifies your life by taking the hassle out of paying bills. More free time, less hassle.

6. Do you have a car loan or school loan? Direct Payment is a great way to make sure that your payment is on time, every time. You still have complete control over when you pay and how much you pay. You just eliminate licking stamps.

7. Pay yourself first-automatically. Open a mutual fund and have the fund manager automatically debit your account for the same amount each month. You won't even miss the money.

8. Give yourself an extra day this year. If you spend an hour twice a month paying your bills, that adds up to 24 hours per year. Sign up for Direct Payment and use that extra day for something more fun than paying bills.

9. Lose weight and save money. Some health clubs and other associations will give you a discount if you let them automatically deduct the monthly fee from your account. Let them.

10. Finally, don't forget your religious organization or favorite charity. Many not-for-profit organizations will automatically debit your bank account for a pre-determined amount. They get their money more quickly and you feel good about your generosity. What a perfect combination.

Nora Jean loves to laugh...



Kathy Iminski, Teacher, Bradstreet School

Nora Jean Twomey

With her quick wit and great sense of humor Nora Jean laughs with her friends at Heritage at North Andover. And when her niece Kathy comes to visit, they laugh too.

Since moving to Heritage at North Andover, a Residential Assisted Living Community, Nora Jean couldn't be happier and Kathy goes home with comfort in knowing that while her aunt maintains her independence, she is safe and secure with assistance available should she need it.

For more information on the wonderful Assisted Living lifestyle offered at Heritage at North Andover contact Dina Cottone Lynch at (978) 683-1300.



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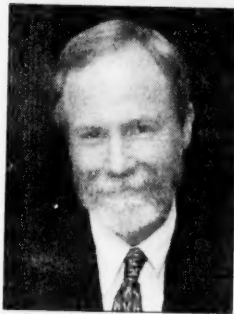


Baystate Financial Services offers Andover location with Boston brokerage resources

The photo below shows Ronald R. Hill, Principal of Baystate Financial Services in Andover (seated on the left) with David Porter, Managing Principal of Baystate Financial Services of Boston (seated on the right) and some of the staff, technical and other support personnel at Baystate Financial's new main offices located at 1 Exeter Plaza in Boston's Back Bay. The success and continued growth of this well-established, 98-year-old Boston firm necessitated the recent move to larger quarters.

"One of the great advantages of working with Baystate Financial," says Mr. Hill of Andover, "is that our local clients receive the personalized, professional, individual attention they require, in the areas in and around Andover where they live and work, while having access to all of the tremendous resources and expertise of a major Boston financial brokerage firm."

Baystate's goal since its founding in 1901 has been to provide its clients with the highest quality of financial advice. It does so by giving each of its 80 associates, such as Mr. Hill, ongoing, state-of-the-art training in financial products and the markets in which they function, and by requiring continuing education on tax and financial laws and historical market trends, so as to maximize the associate's awareness of current financial environments.



Ronald R. Hill
CLU, ChFC

Mr. Hill applies this training daily in his analysis for his clients of today's ever-changing financial markets. "We feel very strongly that our clients who have mid- to long-range timetables for their funds should not be overly concerned about occasional stock market volatility. Patience and discipline are required for an investor to be successful. We expect the world's stock markets to continue to be somewhat volatile from time to time until the difficult situations in Japan and Latin America come closer to resolution, and these regions prove to the world's investors that they have made meaningful reforms in their financial and banking systems. In the meantime, the U.S. stock market may well continue to move higher on the strength of earnings growth in technology and other sectors. When the Japanese and Brazilian economies, in particular, stabilize and begin growing again, I would expect the U.S. stock market to move upward with even greater conviction."

For Mr. Hill, an important factor in continuing to encourage his clients' long-term investment resolve is the excellent overall investment environment. "Lower interest rates, a near absence of inflation, near full employment, and a good continuing earnings outlook for many companies help create a positive outlook for long-term investments going forward."

Like the firm itself, Ron Hill's financial services practice involves several areas of concentration. These are investments (including stock and bond mutual funds, annuities, and discount stock brokerage), life and disability insurance, group benefits, long-term care insurance, retirement, education and estate planning, and full financial services. Mr. Hill works with 135 different investment firms and 35-40 insurance companies, providing clients with the best possible program to meet their individual needs. In addition, over the years he has built excellent working relationships with many of this area's premier attorneys and accountants. These efforts have resulted in his clients receiving the best possible advice in all areas related to tax and estate planning.

During his 16-year tenure with Baystate Financial, Mr. Hill has been acknowledged as the firm's Most Valued Associate and as the Investment Associate of the Year in 1997. He was selected for

these awards based upon the growth of his business, the performance of his clients' portfolios, his commitment to his clients, his work ethic and his advanced education.

Mr. Hill has attained the CLU (life insurance) and ChFC (full financial services) designations of the American College in Bryn Mawr, Pennsylvania. He is a Summa Cum Laude and Phi Beta Kappa graduate of the University of California, Santa Barbara, with a masters degree from UCLA. Mr. Hill is active in the Andover Chamber of Commerce, the Lawrence Rotary Club, the Adopt-A-School Program in Lawrence, the SHED program, local youth sports associations, and several other professional organizations.

Baystate Financial and Mr. Hill believe strongly in tailoring each individual's investment recommendations to his or her particular needs. So that they might see if they can be of some help to you in meeting your investment or insurance goals, please feel free to give them a call locally at their 10 Essex St., Andover address at 475-9212, or at their Boston offices at (617) 585-4500. Ron Hill will be glad to arrange a meeting with you, with no cost or obligation on your part, at whichever location is more convenient for you. References are available upon request.

BAYSTATE FINANCIAL SERVICES



Seated on the left is Ronald R. Hill, CLU, ChFC, Principal of Baystate's Andover office with David Porter, Managing Principal of Baystate's main offices in Boston, and some of the technical/support team.

**The strength of our numbers
is behind you all the way.**

Let our full-service financial services firm help you make decisions on investments, insurance, estate planning, retirement and education planning.

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